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## **I. Potential References of Interest**

### **A. Dialog**

**Dialog eLink:** [Order File History](#)

13/5/17 (Item 9 from file: 347)

DIALOG(R)File 347: JAPIO

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### **03086285 TRANSACTION SETTLING SYSTEM WITH PREPAID CARD**

**Pub. No.:** 02-061785 [JP 2061785 A ]

**Published:** March 01, 1990 (19900301)

**Inventor:** TANAKA KENICHI

**Applicant:** NEC CORP [000423] (A Japanese Company or Corporation), JP (Japan)

**Application No.:** 63-212447 [JP 88212447]

**Filed:** August 29, 1988 (19880829)

**International Class:** [ 5 ] G07D-009/00; B42D-015/10; **G06F-015/21**; G06K-017/00; G07F-007/08; **G06F-015/30**

**JAPIO Class:** 29.4 (PRECISION INSTRUMENTS -- Business Machines); 30.1 (MISCELLANEOUS GOODS -- Office Supplies); 45.3 (INFORMATION PROCESSING -- Input Output Units); 45.4 (INFORMATION PROCESSING -- Computer Applications)

**JAPIO Keyword:** R087 (PRECISION MACHINES -- Automatic Banking)

**Journal:** Section: P, Section No. 1051, Vol. 14, No. 240, Pg. 75, May 22, 1990 (19900522)

#### **ABSTRACT**

**PURPOSE:** To execute safety commercial transaction with being cashless by setting a special limit for prepaid in an **account**, which is obtained in a financial institution such as a bank and a post office, etc., and demanding the issue of a **prepaid card** to designate a use limit in the limit.

**CONSTITUTION:** The special **account** for **prepaid card** is set in the financial institute such as the bank and post office, etc., and the issue of the **prepaid card** to designate the use limit in this special **account** is demanded. When the **balance** goes to be a little, the **balance** is returned to the financial institution and the preparation of the **prepaid card** is newly demanded. Thus, the commercial transaction is wholly executed with being cashless.

**Dialog eLink:** [Order File History](#)

21/5/3 (Item 2 from file: 347)

DIALOG(R)File 347: JAPIO

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04708300 \*\*Image available\*\*

### **TERMINAL EQUIPMENT FOR BANK POS SYSTEM**

**Pub. No.:** 07-028900 [JP 7028900 A ]

**Published:** January 31, 1995 (19950131)

**Inventor:** TANAHARA MASAMI

SASAKI YUKIHIKO

KAJITANI YASUTO

**Applicant:** HITACHI LTD [000510] (A Japanese Company or Corporation), JP (Japan)

**Application No.:** 05-169996 [JP 93169996]

**Filed:** July 09, 1993 (19930709)

**International Class:** [ 6 ] G06F-017/60; G06F-019/00; G07D-001/00

**JAPIO Class:** 45.4 (INFORMATION PROCESSING -- Computer Applications); 29.4 (PRECISION INSTRUMENTS --

Business Machines)

## ABSTRACT

PURPOSE: To realize shortening of payment time by handling a prepaid card which can be utilized in the same way as cash in a sales store, etc., as a commodity of the sales store, and settling immediately the purchase price of the prepaid card.

CONSTITUTION: As for a terminal 1 of a bank POS system installed in a sales store, a unique ID is imparted at every terminal 1. A use customer inputs necessary data from the terminal 1, and can obtain a **prepaid card**. Also, a **bank account** system 2 executes a processing for debiting a purchase price of the **prepaid card** from a **bank deposit account** of its use customer, while using an account system ledger 3. Subsequently, as for the sales price of the **prepaid card**, which is debited, a transfer **account number** of the sales store is obtained from a sales store file 4, the amount of money is set and outputted to a journal 5, and thereafter, by a batch processing, issue data of the prepaid card are extracted from the journal 5 and settlement data 6 is made, and deposited to a sales store deposit account.

**Dialog eLink:** Order File History

25/5/3 (Item 3 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0008851247 *Drawing available*

WPI Acc no: 1998-398200/199834

XRPX Acc No: N1998-309759

**Package assembly for prepaid card such as ATM card, telephone card - processes debit account before removing prepaid card from package based on decoded data of ID number**

Patent Assignee: INCOMM (INCO-N)

Inventor: SMITH M B; WILKIE D M

Patent Family ( 1 patents, 1 countries )							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 5777305	A	19980707	US 1996590999	A	19960124	199834	B

Priority Applications (no., kind, date): US 1996590999 A 19960124

Patent Details					
Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 5777305	A	EN	9	7	

## Alerting Abstract US A

The assembly (1) includes a package in which a prepaid card (3) is maintained. The prepaid card has an ID number (9) and a **card number** (7). The debit account of the card is identified using the ID number.

A scanner is used to read and decode the ID number. Based on the decoded data, the debit account is processed before removing the card from the package.

**ADVANTAGE** - Reduces monetary losses resulting from theft of prepaid phone cards.

**Title Terms /Index Terms/Additional Words:** PACKAGE; ASSEMBLE; PREPAYMENT; CARD; ATM; TELEPHONE; PROCESS; DEBIT; ACCOUNT; REMOVE; BASED; DECODE; DATA; ID; NUMBER

## Class Codes

G07F-0007/02	International Patent Classification	Classification	20060101
H04M-0017/00	Class Level	Scope	Status
E07F-0017/00	X		20060101

G07F-0007/00	C	I		R	20060101	
H04M-0017/00	C	I		R	20060101	

**ECLA:** G07F-007/02D, G07F-017/42, H04M-017/00

**US Classification, Issued:** 235380, 235381, 379114

File Segment: EPI;

DWPI Class: T04; T05; W01

Manual Codes (EPI/S-X): T04-C01; T04-C02; T05-H02C3; T05-H02C5A; T05-H02C5B; T05-L01B; W01-C07A5A

**Dialog eLink:** [Order File History](#)

14/3K/9 (Item 4 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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00218737

## METHOD AND APPARATUS FOR GENERATING GIFT CERTIFICATES PROCEDE ET APPAREIL D'ETABLISSEMENT DE BONS-CADEAUX

### Patent Applicant/Patent Assignee:

- THE GIFT CERTIFICATE CENTER INC

### Inventor(s):

- VEEENEMAN William J
- ALEXANDER Karla J
- DOYLE Thomas J
- BROOKS Phillip R
- HAMILTON Robert H

	Country	Number	Kind	Date
Patent	WO	9215968	A1	19920917
Application	WO	92US1187		19920212
Priorities	US	91930		19910305
	US	91875		19910916

**Designated States:** (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)

AT, AU, BE, CA, CH, DE, DK, ES, FR, GB,

GR, IT, JP, KR, LU, MC, NL, SE

**Language** Publication Language: English

Filing Language:

Fulltext word count: 10389

**Detailed Description:**

...a credit card into the card reader, enters a ticketing request through a touch screen and receives a printed ticket, The machine automatically verifies the **credit card** and debits the **account**.

The **gift certificate** industry has special requirements that make development of an automatic transaction machine difficult. Gift certificates are similar to currency in their ease of use and... and entered by touching predetermined areas of touch screen 14. Card reader 16 is used to swipe a credit card in order to debit a **credit card account** for payment for **gift certificates** dispensed. It should be noted that although the preferred embodiment is geared toward the use of a credit card it should be obvious that the...

**Claims:**

...also including means for dispensing said gift certificate; central processing unit means for communicating with said plurality of terminal means and processing data on said **gift certificates** and said debits to **credit card accounts**; and debiting means for debiting said debits to said **credit card accounts**.<sup>12a</sup> The **gift certificate** purchasing and dispensing system of claim 13 including notifying means for notifying merchants regarding gift certificates purchased.<sup>13\*</sup> A method of printing, under user control...

**Dialog eLink:** Order File History

20/3K/4 (Item 4 from file: 348)

DIALOG(R)File 348: EUROPEAN PATENTS

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00776088

**Charging system in interactive on-line service**

Abrechnungssystem im interaktiven on-line Dienst

Systeme de debit pour un service interactif en ligne

**Patent Assignee:**

- **SONY CORPORATION;** (214021)  
7-35 Kitashinagawa 6-chome Shinagawa-ku; Tokyo 141; (JP)  
(Proprietor designated states: all)

**Inventor:**

- **Nagahara, Junichi,c/o Sony Corp.**  
7-35 Kitashinagawa 6-chome; Shinagawa-ku,Tokyo; (JP)
- **Nashida, Tatsushi,c/o Sony Corp.**  
7-35 Kitashinagawa 6-chome; Shinagawa-ku,Tokyo; (JP)
- **Nakano, Hiroaki,c/o Sony Corp.**  
7-35 Kitashinagawa 6-chome; Shinagawa-ku,Tokyo; (JP)
- **Niijima, Makoto,c/o Sony Corp.**  
7-35 Kitashinagawa 6-chome; Shinagawa-ku,Tokyo; (JP)

- **Sonoda, Yumie,c/o Sony Corp.**  
7-35 Kitashinagawa 6-chome; Shinagawa-ku,Tokyo; (JP)
- **Kumagai, Yoshiaki,c/o Sony Corp.**  
7-35 Kitashinagawa 6-chome; Shinagawa-ku,Tokyo; (JP)

**Legal Representative:**

- **Nicholls, Michael John (61941)**  
J.A. KEMP & CO. 14, South Square Gray's Inn; London WC1R 5JJ; (GB)

	Country	Number	Kind	Date	
Patent	EP	725376	A2	19960807	(Basic)
	EP	725376	A3	20020918	
	EP	725376	B1	20070418	
Application	EP	96300509		19960125	
Priorities	JP	9517885		19950206	

**Designated States:**

DE; FR; GB; NL;

**International Patent Class (V7):** G07F-019/00; G07F-007/00

International Classification (Version 8) IPC	Level	Value	Position	Status	Version	Action	Source	Office
G07F-0019/00	A	I	F	B	20060101	20060928	H	EP
H04N-0007/14	A	I	L	B	20060101	20060928	H	EP

**Abstract Word Count:** 227

**NOTE:** 1

**NOTE: Figure number on first page:** 1

Legal Status	Type	Pub. Date	Kind	Text
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Language Publication: English

Procedural: English

Application: English

Fulltext Availability Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPAB96	439
SPEC A	(English)	EPAB96	4122
CLAIMS B	(English)	200716	338
CLAIMS B	(German)	200716	360
CLAIMS B	(French)	200716	363
SPEC B	(English)	200716	3933
<b>Total Word Count (Document A)</b> 4562			

Fulltext Availability	Available Text	Language	Update	Word Count
				Total Word Count (Document B) 4994
				Total Word Count (All Documents) 9556

**Specification:** ...is set in the imaginary account 2.

The processing flow for opening a new imaginary account 2 is similar to that for practically opening a **bank account**. This idea is derived from a **prepaid card** such as a telephone card, and the right of spending a fixed amount of money, which is spendable freely by a child, is purchased by his parent in advance using the parent's **card number**. The service provider company first inquires of the card company to ascertain if the **card number** is correct or not, then opens an imaginary account 2 and presets a predetermined amount therein.

Thus, in the service for providing information to each...

**Specification:** ...is set in the imaginary account 2.

The processing flow for opening a new imaginary account 2 is similar to that for practically opening a **bank account**. This idea is derived from a **prepaid card** such as a telephone card, and the right of spending a fixed amount of money, which is spendable freely by a child, is purchased by his parent in advance using the parent's **card number**. The service provider company first inquires of the card company to ascertain if the **card number** is correct or not, then opens an imaginary account 2 and presets a predetermined amount therein.

Thus, in the service for providing information to each...

16/5/2 (Item 2 from file: 583)  
 DIALOG(R)File 583: Gale Group Globalbase(TM)  
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05967030

#### Mikrowelle fuer die Mautverrechnung

AUSTRIA: TOLL COLLECTION SYSTEM BY KAPSCH

Die Presse ( DP ) 30 Mar 1994 p.17

**Language:** GERMAN

The Austrian company Kapsch of Vienna has developed a new system for the collection of road toll charges. The system is based on microwave technology and smart cards. An on-board unit is installed in the vehicle. The motorist can also acquire a **pre-paid smart card**. The charges are debited from the user's **bank account**. With so-called cryptographic circuits, the cards are **secured** against fraud and manipulation and they **protect** the anonymity of the user. A clearing system allows the use of the system at toll stations of various operators.

**Company:** KAPSCH

**Product:** Debit Card Svcs (6020DC); Nonbank Credit Card Firms ( 6141); Smart Cards (3078SC); Consumer Finance Institutions (6140); Passenger Transport (4001); Transportation (4000); Communications Eqp ex Tel (3662);

**Event:** General Management Services (26); Product Design & Development (33);

**Country:** Austria (5AUT);

19/3,K/1 (Item 1 from file: 15)  
DIALOG(R)File 15:  
ABI/Inform(R)  
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01047260 96-96653

**Visa's new bosses touch off a boom**

Borowsky, Mark

Credit Card Management  
v8n2 pp: 62-63

May 1995  
**ISSN:** 0896-9329 **Journal**  
**Code:** CCM  
**Word Count:** 834

**Text:**

...in a total-relationship card that ties together all the relationships, accounts, and services with a bank," Pascarella says.

Meanwhile, Visa is pushing ahead with **prepaid smart cards tied** to cardholders' **bank accounts**. It announced in March a pilot with First Union Corp., NationsBank, and Wachovia Corp. to issue smart cards for the 1996 Atlanta Summer Olympics, where...

19/3,K/2 (Item 1 from file: 9)  
DIALOG(R)File 9: Business  
& Industry(R)  
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01118143  
Supplier Number: 23708886 (**USE FORMAT 7 OR 9 FOR FULLTEXT**)

**The Financial Industry Connects To The Prepaid Telephone Card Lines**  
( As one of the world's most popular store-value products, phone cards are attracting debit card issuers and payments organization that are trying to cash in on the market )

Debit Card News , v 2 , n 10 , p  
1+

November 18, 1996

**Document Type:** Newsletter  
( United States )  
**Language:** English **Record Type:**  
Fulltext  
**Word Count:** 901 (**USE FORMAT 7 OR 9 FOR FULLTEXT**)

**TEXT:**

...U.S. Calling time is sold in 30-minute increments for \$9.90 -- or 33 cents per minute -- with the calling fees debited from cardholders' **checking accounts**, similar to an off-line debit transaction.

The **prepaid** phone **card** feature was **attached** to the two versions of the U.S. Bank debit card to add value to the products. One is a standard off-line card which...

## B. Additional Resources Searched

LexisNexis: No significant results.

Financial Times FullText (via ProQuest): No relevant results.

Internet & Personal Computing Abstracts (via EBSCOhost): No relevant results.

## **II. Inventor Search Results from Dialog**

**Dialog eLink:** [Order File History](#)

26/5/1 (Item 1 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0016213486 *Drawing available*

WPI Acc no: 2006-745129/200676

Related WPI Acc No: 1998-348758; 2001-181020; 2001-243385; 2002-113053; 2006-745127; 2006-745128

XRPX Acc No: N2006-578602

**Gift certificate issuing method for use on credit card, involves identifying and accessing stored account data associated with financial account, where stored data has account identifier**

Patent Assignee: JINDAL S K (JIND-I); JORASCH J A (JORA-I); LECH R R (LECH-I); TEDESCO D E (TEDE-I); WALKER J S (WALK-I)

Inventor: **JINDAL S K; JORASCH J A; LECH R R; TEDESCO D E; WALKER J S**

Patent Family ( 1 patents, 1 countries )							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20060213985	A1	20060928	US 1996762128	A	19961209	200676	B
			US 1997858738	A	19970519		
			US 2000613361	A	20000710		
			US 2006423161	A	20060609		

Priority Applications (no., kind, date): US 1996762128 A 19961209; US 1997858738 A 19970519; US 2000613361 A 20000710; US 2006423161 A 20060609

Patent Details						
Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20060213985	A1	EN	24	14	C-I-P of application	US 1996762128
					C-I-P of application	US 1997858738
					Continuation of application	US 2000613361
					C-I-P of patent	US 5798508

### **Alerting Abstract US A1**

**NOVELTY** - The method involves identifying and accessing stored account data associated with a financial account, where the stored data has an account identifier. A certificate identifier is determined in response to the account identifier, where the account identifier identifies the financial account from which funds will be drawn to support gift certificate transaction. A gift certificate with the certificate identifier is produced, and the gift certificate is distributed to an owner of the financial account.

**USE** - Used for issuing and redeeming a **gift certificate** drawn on a **credit card or financial account**.

**ADVANTAGE** - The method securely redeems **gift certificates** associated with a **credit card or financial account**, and issues and redeems **gift certificates** utilizing a secure alias **account identifier**.

**DESCRIPTION OF DRAWINGS** - The drawing shows a schematic block diagram of general information flow between parties.

**Title Terms /Index Terms/Additional Words:** GIFT; CERTIFY; ISSUE; METHOD; CREDIT; CARD; IDENTIFY; ACCESS; STORAGE; ACCOUNT; DATA; ASSOCIATE; FINANCIAL

### **Class Codes**

International Patent Classification					
IPC	Class Level	Scope	Position	Status	Version Date
G06F-0007/08	A	I	F	B	20060101
G06K-0005/00	A	I	L	B	20060101
G06F-0007/06	C	I	F	B	20060101
G06K-0005/00	C	I	L	B	20060101

**US Classification, Current** Main: 235-381000; Secondary: 235-380000

**US Classification, Issued:** 235381, 235380

File Segment: EPI;

DWPI Class: T01; T05

Manual Codes (EPI/S-X): T01-N01A1; T01-N01A2C; T05-L02

**Dialog eLink:** [Order File History](#)

26/5/2 (Item 2 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0016213485 Drawing available

WPI Acc no: 2006-745128/200676

Related WPI Acc No: 1998-348758; 2001-181020; 2001-243385; 2002-113053; 2006-745127; 2006-745129

XRPX Acc No: N2006-578601

**Gift certificate issuing and management method involves producing and issuing gift certificate including certificate identifier corresponding to account identifier included in accessed stored account data associated with financial account**

Patent Assignee: JINDAL S K (JIND-I); JORASCH J A (JORA-I); LECH R R (LECH-I); TEDESCO D E (TEDE-I); WALKER J S (WALK-I)

Inventor: **JINDAL S K; JORASCH J A; LECH R R; TEDESCO D E; WALKER J S**

Patent Family ( 1 patents, 1 countries )							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20060213984	A1	20060928	US 1996762128	A	19961209	200676	B
			US 1997858738	A	19970519		
			US 2000613361	A	20000710		
			US 2006423158	A	20060609		

Priority Applications (no., kind, date): US 1996762128 A 19961209; US 1997858738 A 19970519; US 2000613361 A 20000710; US 2006423158 A 20060609

Patent Number	Kind	Lang	Pgs	Draw	Details	Classification of application	US 2000613361
Patent Number	Kind	Lang	Pgs	Draw	C-I-P of patent	Filing Notes	US 5798508
US 20060213984	A1	EN	24	14	C-I-P of application		US 1996762128
					C-I-P of application		US 1997858738

## **Alerting Abstract US A1**

**NOVELTY** - The method involves identifying and accessing stored account data including an account identifier, and associated with a financial account. A certificate identifier corresponding to the **account identifier** is then determined. A **gift certificate** is produced including the certificate identifier. The gift certificate is then distributed to the owner of the financial account.

**USE** - For issuing and managing gift certificates which can be issued and redeemed in conjunction with credit card accounts.

**ADVANTAGE** - Ensures a more secure redeeming of gift certificates associated with a credit card or other financial accounts such as checking accounts and saving accounts linked to ATM (automated teller machine) cards. Issues and redeems **gift certificates** utilizing a secure alias **account identifier**.

**DESCRIPTION OF DRAWINGS** - The figure is a schematic block diagram showing the general information flow between parties according to the gift certificate issuing and management method.

**Title Terms /Index Terms/Additional Words:** GIFT; CERTIFY; ISSUE; MANAGEMENT; METHOD; PRODUCE; IDENTIFY; CORRESPOND; ACCOUNT; ACCESS; STORAGE; DATA; ASSOCIATE; FINANCIAL

## **Class Codes**

International Patent Classification					
IPC	Class Level	Scope	Position	Status	Version Date
G06F-0007/08	A	I	F	B	20060101
G06K-0005/00	A	I	L	B	20060101
G06F-0007/06	C	I	F	B	20060101
G06K-0005/00	C	I	L	B	20060101

**US Classification, Current Main:** 235-381000; **Secondary:** 235-380000

**US Classification, Issued:** 235381, 235380

File Segment: EPI;

DWPI Class: T01; T05

Manual Codes (EPI/S-X): T01-N01A1; T01-N01A2C; T05-L02

**Dialog eLink:** [Order File History](#)

26/5/3 (Item 3 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0016213484 Drawing available

WPI Acc no: 2006-745127/200676

Related WPI Acc No: 1998-34758; 2001-181020; 2001-243385; 2002-113053; 2006-745128; 2006-745129

XRPX Acc No: N2006-578600

**Gift certificate issuing method involves determining certificate identifier corresponding to account identifier of account data associated with financial account**

Patent Assignee: JINDAL S K (JIND-I); JORASCH J A (JORA-I); LECH R R (LECH-I); TEDESCO D E (TEDE-I); WALKER J S (WALK-I)

Inventor: **JINDAL S K; JORASCH J A; LECH R R; TEDESCO D E; WALKER J S**

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20060213983	A1	20060928	US 1996762128	A	19961209	200676	B

		US 2006423160	A	20060609
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Priority Applications (no., kind, date): US 1996762128 A 19961209; US 1997858738 A 19970519; US 2000613361 A 20000710; US 2006423160 A 20060609

Patent Details					
Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 20060213983	A1	EN	22	14	C-I-P of application C-I-P of application
					Continuation of application
					C-I-P of patent
					US 1996762128 US 1997858738 US 2000613361 US 5798508

### Alerting Abstract US A1

**NOVELTY** - The method involves identifying and accessing the stored account data associated with a financial account. A certificate identifier corresponding to the account identifier of the **account** data, is determined. The **gift certificate** including the certificate identifier is distributed to a owner of the financial account.

**USE** - For issuing and processing gift certificates.

**ADVANTAGE** - The **gift certificates** associated with the **credit card** and **financial account**, can be more securely redeemed.

**DESCRIPTION OF DRAWINGS** - The figure shows the block diagram explaining the gift certificate issuing process.

**Title Terms /Index Terms/Additional Words:** GIFT; CERTIFY; ISSUE; METHOD; DETERMINE; IDENTIFY; CORRESPOND; ACCOUNT; DATA; ASSOCIATE; FINANCIAL

### Class Codes

International Patent Classification					
IPC	Class Level	Scope	Position	Status	Version Date
G06F-0007/08	A	I	L	B	20060101
G06K-0005/00	A	I	F	B	20060101
G06Q-0020/00	A	I		R	20060101
G06Q-0030/00	A	I		R	20060101
G07F-0007/08	A	I		R	20060101
G06F-0007/06	C	I	L	B	20060101
G06K-0005/00	C	I	F	B	20060101
G06Q-0020/00	C	I		R	20060101
G06Q-0030/00	C	I		R	20060101
G07F-0007/08	C	I		R	20060101

**ECLA:** G06Q-020/00K2B, G06Q-020/00K4P, G06Q-030/00A, G07F-007/08C6

**US Classification, Current Main:** 235-380000; Secondary: 235-381000

**US Classification, Issued:** 235380, 235381

File Segment: EPI;

DWPI Class: T01; T05

Manual Codes (EPI/S-X): T01-N01A1; T01-N01A2C; T05-L

**Dialog eLink:** Order File History

26/5/4 (Item 4 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0012962673 Drawing available

WPI Acc no: 2003-039780/200303

Related WPI Acc No: 1998-521602

XRXPX Acc No: N2003-031140

**Prepaid telephone time awarding apparatus for users of casino slot club, stores and accumulates awarded telephone time based on amount of slot machine usage by user, and debits telephone time suitably**

Patent Assignee: FINCHAM M M (FINC-I); GELMAN G M (GELM-I); JORASCH J A (JORA-I); TULLEY S C (TULL-I); WALKER DIGITAL LLC (WALK-N); WALKER J S (WALK-I)

Inventor: FINCHAM M M; GELMAN G M; JORASCH J A; TULLEY S C; WALKER J S

Patent Family ( 2 patents, 1 countries )							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20020131571	A1	20020919	US 1997820500	A	19970319	200303	B
			US 199844881	A	19980320		
			US 199844882	A	19980320		
			US 199845952	A	19980323		
			US 2001965328	A	20010927		
US 6690779	B2	20040210	US 2001965328	A	20010927	200413	E

Priority Applications (no., kind, date): US 1997820500 A 19970319; US 199844881 A 19980320; US 199844882 A 19980320; US 199845952 A 19980323; US 2001965328 A 20010927

## Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 20020131571	A1	EN	15	5	Division of application: US 1997820500
					C-I-P of application: US 199844881
					C-I-P of application: US 199844882
					C-I-P of application: US 199845952
					Division of patent: US 5909486
					C-I-P of patent: US 6327351
					C-I-P of patent: US 6368215
					C-I-P of patent: US 6377669

**Alerting Abstract** US A1

NOVELTY - A processor receives an identifier of a slot machine user, a slot machine usage amount indication, to award specific telephone time to user. The processor stores and accumulates awarded telephone time. The processor establishes a telephone call in response to a request including identifier and debits amount of awarded telephone time based on cost of the call.

DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

- 1 Medium encoded with telephone time allotment program;
- 2 Telephone time allotment method; and
- 3 Telephone time redeeming method.

USE - For awarding prizes to users of incentive program such as casino slot club, membership card in form of prepaid telecommunication service time.

ADVANTAGE - Encourages players to play the game, since the players are credited with free telephone time, even in small increments valued below minimum win pay out.

DESCRIPTION OF DRAWINGS - The figure shows the block diagram of the prepaid phone card reward program system.

**Title Terms /Index Terms/Additional Words:** PREPAYMENT; TELEPHONE; TIME; AWARD; APPARATUS; USER; CASINO; SLOT; CLUB; STORAGE; ACCUMULATE; BASED; AMOUNT; MACHINE; DEBIT; SUIT

#### Class Codes

International Patent Classification					
IPC	Class Level	Scope	Position	Status	Version Date
H04M-015/00		Main			"Version 7"
A63F-009/22; H04M-011/00; H04M-017/00		Secondary			"Version 7"

**ECLA:** G07F-017/32D

**ICO:** S07F-017:32A

**US Classification, Current** Main: 379-144010; Secondary: 379-093130, 379-112010, 379-114010, 379-114100 , 379-120000, 379-144050, 379-144060, 463-020000, 463-021000

**US Classification, Issued:** 379144.01, 379114.01, 379114.1, 379120, 379144.01, 37993.13, 379112.01, 379114.01, 379144.05, 379144.06, 46320, 46321

File Segment: EngPI; EPI;

DWPI Class: T01; T05; W01; W04; P36

Manual Codes (EPI/S-X): T01-N01A1; T01-N01A2C; T01-N01B1; T01-N01D; T01-N02B1B; T01-S03; T05-H02C1; T05-H05E; T05-L02; W01-C05B; W01-C06; W04-X02E

**Dialog eLink:** Order File History

26/5/5 (Item 5 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0011175273 *Drawing available*

WPI Acc no: 2002-113053/200215

Related WPI Acc No: 2001-181020; 2001-243385; 1998-348758; 2006-745127; 2006-745128; 2006-745129

XRPX Acc No: N2002-084153

**Redemption voucher processing method involves generating redemption voucher with voucher identifier, which is negotiable upon receipt by credit card owner and redeeming the voucher**

Patent Assignee: WALKER DIGITAL LLC (WALK-N)

Inventor: JINDAL S K; WALKER J S

Patent Filing History							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 6330544	B1	20011211	US 1997858738	A	19970519	200215	B

Priority Applications (no., kind, date): US 1997858738 A 19970519; US 1999263617 A 19990305

Patent Details					
Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 6330544	B1	EN	30	13	Division of application US 1997858738

### Alerting Abstract US B1

**NOVELTY** - A **redemption voucher** identifier is generated corresponding to **credit card account identifier**. A **redemption voucher** with **voucher** identifier, which is immediately negotiable upon receipt by a credit card owner is generated and provided to the owner. The **redemption voucher** is redeemed by determining whether **credit card account** has available credit to cover redemption and the **account identifier** is not present on the **redemption voucher**.

**DESCRIPTION** - An INDEPENDENT CLAIM is also included for redemption voucher processing system.

**USE** - For processing redemption vouchers such as gift certificates used in conjunction with credit cards.

**ADVANTAGE** - Facilitates the credit card owners to obtain and benefit from redemption vouchers that may be used at designated merchants or at any outlet of goods and services.

**DESCRIPTION OF DRAWINGS** - The figure shows the block diagram of redemption voucher processing system.

**Title Terms /Index Terms/Additional Words:** VOUCHER; PROCESS; METHOD; GENERATE; IDENTIFY ; NEGOTIATE; RECEIPT; CREDIT; CARD; OWNER

### Class Codes

International Patent Classification					
IPC	Class Level	Scope	Position	Status	Version Date
G06Q-0020/00	A	I		R	20060101
G06Q-0030/00	A	I		R	20060101
G06Q-0020/00	C	I		R	20060101
G06Q-0030/00	C	I		R	20060101

**ECLA:** G06Q-020/00K4P, G06Q-030/00A

**US Classification, Current** Main: 705-014000; Secondary: 235-380000, 705-016000, 705-030000, 705-035000 , 705-044000

**US Classification, Issued:** 70516, 70530, 70535, 70544, 235380, 70514

File Segment: EPI;

DWPI Class: T01

Manual Codes (EPI/S-X): T01-N01A1; T01-N01A2A

### Dialog eLink: [Order File History](#)

26/5/6 (Item 6 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0010636423 Drawing available

WPI Acc no: 2001-243385/200125

Related WPI Acc No: 1998-348758; 2001-181020; 2002-113053; 2006-745127; 2006-745128; 2006-745129

XRPX Acc No: N2001-173154

**Gift certificate issuing method for transaction processing, involves determining certificate identifier and producing gift certificate including determined certificate identifier for distributing to owner**

Patent Assignee: WALKER DIGITAL LLC (WALK-N)

Inventor: JORASCH J A; LECH R R; TEDESCO D E; WALKER J S

Patent Family ( 1 patents, 1 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 6193155	B1	20010227	US 1996762128	A	19961209	200125	B
			US 1997858738	A	19970519		
			US 1997997680	A	19971223		

Priority Applications (no., kind, date): US 1996762128 A 19961209; US 1997858738 A 19970519; US 1997997680 A 19971223

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 6193155	B1	EN	28	14	C-I-P of application: US 1996762128
					C-I-P of application: US 1997858738
					C-I-P of patent: US 5798508

### Alerting Abstract US B1

NOVELTY - The stored account data associated with the financial account and including an account identifier, is identified and accessed and a corresponding certificate identifier is determined. A gift certificate including certificate identifier is produced and distributed to owner of the financial account.

DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- A Method of redeeming gift certificate;
- B Method of authorizing the redemption of gift certificate;
- C Method of utilizing gift certificate;
- D Computer readable storage medium;
- E Apparatus for issuing, redeeming and authorizing redemption of gift certificate;
- F System for issuing redeeming and authorizing redemption of gift certificate

USE - For use in transaction processing in conjunction with credit card accounts.

ADVANTAGE - Securely redeems and issues **gift certificates** utilizing a secure alias **account identifier**.

DESCRIPTION OF DRAWINGS - The figure shows the pictorial view of gift certificate.

**Title Terms /Index Terms/Additional Words:** GIFT; CERTIFY; ISSUE; METHOD; TRANSACTION; PROCESS; DETERMINE; IDENTIFY; PRODUCE; DISTRIBUTE; OWNER

### Class Codes

G06Q-0020/00	International Patent Classification			20060101	
G06Q-0030/00	Class Level	Scope	Position	Status	Version Date
G07F-0007/08	I			B	20060101
G06Q-0020/00	A	I		R	20060101
G07F-0007/08	A	I		R	20060101

**ECLA:** G06Q-020/00K2B, G06Q-020/00K4P, G06Q-030/00A, G07F-007/08C6  
**US Classification, Current** Main: 235-381000; Secondary: 705-044000, 902-022000  
**US Classification, Issued:** 90222, 70544, 235381  
 File Segment: EPI;  
 DWPI Class: T01; T05  
 Manual Codes (EPI/S-X): T01-H07C5S; T01-J05A1; T01-J12C; T05-H02C3; T05-L02

**Dialog eLink:** [Order File History](#)

26/5/7 (Item 7 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0008968337 *Drawing available*

WPI Acc no: 1998-521602/199844

Related WPI Acc No: 2003-039780

XRPX Acc No: N1998-407364

**Telephone time awarding system e.g. for using service - has slot machines each having connected integrated with slot card reader and networking to slot network server to transmit digitally encoded data and other information between each other**

Patent Assignee: WALKER ASSET MANAGEMENT LP (WALK-N); WALKER DIGITAL LLC (WALK-N)

Inventor: **JORASCH J A; WALKER J S**

Patent Family ( 7 patents, 79 countries )							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 1998042123	A1	19980924	WO 1998US5305	A	19980319	199844	B
AU 199867628	A	19981012	AU 199867628	A	19980319	199907	E
US 5909486	A	19990601	US 1997820500	A	19970319	199929	E
US 6229879	B1	20010508	US 1997820500	A	19970319	200128	E
			US 199844883	A	19980320		
US 6327351	B1	20011204	US 1997820500	A	19970319	200203	E
			US 199845952	A	19980323		
US 6368215	B1	20020409	US 1997820500	A	19970319	200227	E
			US 199844882	A	19980320		
US 6377669	B1	20020423	US 1997820500	A	19970319	200232	E
			US 199844881	A	19980320		

Priority Applications (no., kind, date): US 1997820500 A 19970319; US 199844881 A 19980320; US 199844882 A 19980320; US 199844883 A 19980320; US 199845952 A 19980323

Regional Designated States, Original Patent Number	Patent Details					Filing Notes																			
	UK	BE	CH	DE	DK	EA	ES	FL	ER	GB	GH	GM	GR	IE	IT	KE	LS	LU	MC	MW	NL	QA	PT	SD	SE
WO 1998042123	A1		EN			34		5																	
AU 199867628	A		EN																						
US 6229879	AL AM AT AU AZ BA BR BG PP PV TA CH CN CH CZ DE DK EE ES EL GP GH GL GM GW HU ID IL ES JP KE KG KP KR KZ NO NL NO PL PT RO RU SD SE SG ST SK SL TT TM TR TT UA UG UZ VN YU ZW																								

					Division of patent	US 5909486
US 6327351	B1	EN			Division of application	US 1997820500
US 6368215	B1	EN			Division of application	US 1997820500
US 6377669	B1	EN			Division of application	US 1997820500

### Alerting Abstract WO A1

The system comprises a controller to receive a number which identifies a user of a service. A memory is connected to the controller and contains a data record associated with the user identifier in which is stored and accumulated telephone time allocated by the controller based on the amount of usage of the service. A communication port receives a telephone call from the user. A second communication port establishes a telephone connection to a called party. A telephone switch is coupled to the two communication ports. A caller interface is connected to the first communication port and the telephone switch requests and receives the user identifier and a telephone number of a party to be called from the user.

The controller is adapted to configure the telephone switch to establish the telephone connection between the user and the called party based on the received user identifier and telephone number, and to debit the data record associated with the received user identifier by an amount based on the cost of the telephone call.

**ADVANTAGE** - Provides players small reward for playing machine from one second to few minutes of phone time.

**Title Terms /Index Terms/Additional Words:** TELEPHONE; TIME; AWARD; SYSTEM; SERVICE; SLOT; MACHINE; CONNECT; INTEGRATE; CARD; READ; NETWORK; SERVE; TRANSMIT; DIGITAL; ENCODE; DATA; INFORMATION

### Class Codes

International Patent Classification					
IPC	Class Level	Scope	Position	Status	Version Date
G07F-0017/32	A	I		R	20060101
G07F-0017/32	C	I		R	20060101

**ECLA:** G07F-017/32D

**ICO:** S07F-017:32A

**US Classification, Current** Main: 379-088010, 379-114110, 379-144050, 463-020000; Secondary: 273-237000 , 379-088210, 379-093130, 379-112010, 379-114010, 379-114100, 379-114130, 379-114150, 379-114170, 379-114180, 379-114200, 379-124000, 379-144060, 379-154000, 463-001000, 463-012000, 463-020000, 463-021000

**US Classification, Issued:** 379144, 37993.13, 379112, 379124, 379154, 273237, 4631, 46312, 37988, 37988.21, 379201, 379144.05, 37993.13, 379112.01, 379114.01, 379144.06, 37988.21, 46320, 46321, 46320, 379144.05, 37993.13, 379112.01, 379114.01, 379144.06, 46320, 46321

File Segment: EngPI; EPI;

DWPI Class: T01; T05; W01; P36

Manual Codes (EPI/S-X): T01-H07C5S; T01-J05B; T01-J08C; T05-H05C; W01-C06; W01-C07A

**Dialog eLink:** [Order File History](#)

22/3K/1 (Item 1 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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01672752

**DETERMINING AND SELLING OUTCOMES FOR TABLE GAMES TO BE VIEWED REMOTELY**  
DETERMINATION ET VENTE DE RESULTATS DE JEUX DE HASARD A VISUALISER A DISTANCE

**Patent Applicant/Patent Assignee:**

- **WALKER DIGITAL LLC**  
Two High Park, Stamford, CT 06905; US; US (Residence); US (Nationality); (For all designated states except: US)

**Patent Applicant/Inventor:**

- **WALKER Jay S**  
260 Oscaleta Road, Ridgefield, CT 06877; US; US (Residence); US (Nationality); (Designated only for: US)
- **WALKER Jay S...**

**Legal Representative:**

- **DAVENPORT Taylor M et al(agent)**  
Walker Digital Management, Llc, Two High Ridge Park, Stamford, CT 06905; US;

	Country	Number	Kind	Date
Patent	WO	200870623	A2-A3	20080612
Application	WO	2007US86281		20071203
Priorities	US	2006868473		20061204
	US	2007936205		20071107

**Designated States:** (All protection types applied unless otherwise stated - for applications 2004+)

AE; AG; AL; AM; AT; AU; AZ; BA; BB; BG;  
BH; BR; BW; BY; BZ; CA; CH; CN; CO; CR;  
CU; CZ; DE; DK; DM; DO; DZ; EC; EE; EG;  
ES; FI; GB; GD; GE; GH; GM; GT; HN; HR;  
HU; ID; IL; IN; IS; JP; KE; KG; KM; KN;  
KP; KR; KZ; LA; LC; LK; LR; LS; LT; LU;  
LY; MA; MD; ME; MG; MK; MN; MW; MX; MY;  
MZ; NA; NG; NI; NO; NZ; OM; PG; PH; PL;  
PT; RO; RS; RU; SC; SD; SE; SG; SK; SL;  
SM; SV; SY; TJ; TM; TN; TR; TT; TZ; UA;  
UG; US; UZ; VC; VN; ZA; ZM; ZW;

[EP] AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES;  
FI; FR; GB; GR; HU; IE; IS; IT; LT; LU;  
LV; MC; MT; NL; PL; PT; RO; SE; SI; SK;  
TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;  
ML; MR; NE; SN; TD; TG;

[AP] BW; GH; GM; KE; LS; MW; MZ; NA; SD; SL;

SZ; TZ; UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

#### International Patent Classes (Version 8/R)

IPC	Level	Value	Position	Status	Version	Action	Source	Office
...US								
<b>G06F-0017/00...</b>								

Language Publication Language: English

Filing Language: English

Fulltext word count: 67929

#### Detailed Description:

...being based on the redemption value. In yet another example, a check may be mailed to a player. In another example, an electronic and/or **financial account** associated with the player may be credited based on the redemption value. In some embodiments, a redemption value may correspond to a physical prize to be provided to the player (e.g., a coupon, piece of jewelry, discount booklet, **gift certificate** or other tangible item). In such embodiments, step 2740 may comprise authorizing a casino attendant to provide the prize to the player. Step 2740 may...

Dialog eLink: [Order File History](#)

22/3K/2 (Item 2 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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01564614

#### METHODS AND SYSTEMS OF DETERMINING AND SELLING REMOTELY VIEWED WAGERING GAME OUTCOMES

PROCEDE ET SYSTEMES DE DETERMINATION ET DE VENTE DE RESULTATS DE JEUX DE PARIS CONSULTABLES A DISTANCE

#### Patent Applicant/Patent Assignee:

- **WALKER DIGITAL LLC**  
Two High Ridge Park, Stamford, CT 06905; US; US (Residence); US (Nationality); (For all designated states except: US)

#### Patent Applicant/Inventor:

- **WALKER Jay S**  
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- **JORASCH James A**  
240 East 39th Street, Apt 42B, New York, NY 10016; US; US (Residence); US (Nationality); (Designated only for: US)

- **TEDESCO Robert**  
1951 Congress Street, Fairfield, CT 06824; US; US (Residence); US (Nationality); (Designated only for: US)
- **WALKER Jay S... ...Designated only for: US**
- **JORASCH James A...**

**Legal Representative:**

- **FILIPEK Stephan J et al(agent)**  
Walker Digital Management, Llc, Two High Ridge Park, Stamford, CT 06905; US;

	Country	Number	Kind	Date
Patent	WO	2007109675	A2-A3	20070927
Application	WO	2007US64419		20070320
Priorities	US	2006386004		20060321

**Designated States:** (All protection types applied unless otherwise stated - for applications 2004+)

AE; AG; AL; AM; AT; AU; AZ; BA; BB; BG;  
BH; BR; BW; BY; BZ; CA; CH; CN; CO; CR;  
CU; CZ; DE; DK; DM; DZ; EC; EE; EG; ES;  
FI; GB; GD; GE; GH; GM; GT; HN; HR; HU;  
ID; IL; IN; IS; JP; KE; KG; KM; KN; KP;  
KR; KZ; LA; LC; LK; LR; LS; LT; LU; LY;  
MA; MD; MG; MK; MN; MW; MX; MY; MZ; NA;  
NG; NI; NO; NZ; OM; PG; PH; PL; PT; RO;  
RS; RU; SC; SD; SE; SG; SK; SL; SM; SV;  
SY; TJ; TM; TN; TR; TT; TZ; UA; UG; US;  
UZ; VC; VN; ZA; ZM; ZW;

[EP] AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES;  
FI; FR; GB; GR; HU; IE; IS; IT; LT; LU;  
LV; MC; MT; NL; PL; PT; RO; SE; SI; SK;  
TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;  
ML; MR; NE; SN; TD; TG;

[AP] BW; GH; GM; KE; LS; MW; MZ; NA; SD; SL;  
SZ; TZ; UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

**International Patent Classes (Version 8/R)**

IPC	Level	Value	Position	Status	Version	Action	Source	Office
...US								
G06F-0017/00... ...US								

IPC	Level	Value	Position	Status	Version	Action	Source	Office
G06F-0019/00...								

Language Publication Language: English

Filing Language: English

Fulltext word count: 77464

#### Detailed Description:

...being based on the redemption value. In yet another example, a check may be mailed to a player. In another example, an electronic and/or **financial account** associated with the player may be credited based on the redemption value. In some embodiments, a redemption value may correspond to a physical prize to be provided to the player (e.g., a coupon, piece of jewelry, discount booklet, **gift certificate** or other tangible item). In such embodiments, step 2340 may comprise authorizing a casino attendant to provide the prize to the player. Step 2340 may...

**Dialog eLink:** Order File History

22/3K/3 (Item 3 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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01302218

#### PRODUCTS AND PROCESSES FOR PROVIDING OFFERS FOR PRODUCTS DISPENSED FROM A DISPENSING DEVICE

PRODUITS ET PROCESSUS POUR GENERER DES OFFRES POUR DES PRODUITS DISTRIBUES PAR UN DISTRIBUTEUR AUTOMATIQUE

#### Patent Applicant/Patent Assignee:

- **WALKER DIGITAL LLC**  
1177 High Ridge Road, Suite 128, Stamford, CT 06905; US; US(Residence); US(Nationality); (For all designated states except: US)

#### Patent Applicant/Inventor:

- **WALKER Jay S**  
260 Oscaleta Road, Ridgefield, CT 06877; US; US(Residence); US(Nationality); (Designated only for: US)
- **BREITENBACH Paul T**  
33 Hillbrook Road, Wilton, CT 06897; US; US(Residence); US(Nationality); (Designated only for: US)
- **TEDESCO Daniel E**  
Two Arden Lane, Huntington, CT 06484; US; US(Residence); US(Nationality); (Designated only for: US)
- **JORASCH James A**  
240 East 39th Street, Apartment 35J, New York, NY 10016; US; US(Residence); US(Nationality); (Designated only for: US)
- **SAMMON Russell P**  
285 Sunshine Drive, Pacifica, CA 94044; US; US(Residence); US(Nationality); (Designated only for: US)

- **GELMAN Geoffrey M**  
1134 HBS Student Mail Center, Boston, MA 02163; US; US(Residence); US(Nationality); (Designated only for: US)
- **FINCHAM Magdalena M**  
125 Florida Road, Ridgefield, CT 06877; US; US(Residence); US(Nationality); (Designated only for: US)
- **BOOTH Leonardo A**  
83 Blake Street, New Haven, CT 06511; US; US(Residence); US(Nationality); (Designated only for: US)
- **SANTISI Steven M**  
80 Lounsbury Lane, Ridgefield, CT 06877; US; US(Residence); US(Nationality); (Designated only for: US)
- **WALKER Jay S... ...Designated only for: US**
- **TEDESCO Daniel E.... ...Designated only for: US**
- **JORASCH James A...**

**Legal Representative:**

- **ALDERUCCI Dean P(et al)(agent)**  
Walker Digital Management, LLC, Five High Ridge Road, Stamford, CT 06905; US;

	Country	Number	Kind	Date
Patent	WO	2005109286	A1	20051117
Application	WO	2005US15572		20050504
Priorities	US	2004568057		20040504

**Designated States:** (All protection types applied unless otherwise stated - for applications 2004+)

AE; AG; AL; AM; AT; AU; AZ; BA; BB; BG;  
BR; BW; BY; BZ; CA; CH; CN; CO; CR; CU;  
CZ; DE; DK; DM; DZ; EC; EE; EG; ES; FI;  
GB; GD; GE; GH; GM; HR; HU; ID; IL; IN;  
IS; JP; KE; KG; KM; KP; KR; KZ; LC; LK;  
LR; LS; LT; LU; LV; MA; MD; MG; MK; MN;  
MW; MX; MZ; NA; NI; NO; NZ; OM; PG; PH;  
PL; PT; RO; RU; SC; SD; SE; SG; SK; SL;  
SM; SY; TJ; TM; TN; TR; TT; TZ; UA; UG;  
US; UZ; VC; VN; YU; ZA; ZM; ZW;

[EP] AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES;  
FI; FR; GB; GR; HU; IE; IS; IT; LT; LU;  
MC; NL; PL; PT; RO; SE; SI; SK; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;  
ML; MR; NE; SN; TD; TG;

[AP] BW; GH; GM; KE; LS; MW; MZ; NA; SD; SL;  
SZ; TZ; UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

**Main International Patent Classes (Version 7):**

IPC	Level
G06F-017/60	Main
G06F-017/00	

Language Publication Language: English

Filing Language: English

Fulltext word count: 21056

**Detailed Description:**

...recognizes a customer in its proximity by receiving a card belonging to the customer. The card may be, e.g., a card corresponding to a **financial account** (e.g., a credit card, debit card, ATM card), a player-tracking card, a frequent shopper card, a **prepaid account card** (e.g., a card that enables customers to prepay for vending machine products and redeem such products over time).

[154] The benefit-dispensing device 106...

**Dialog eLink:** [Order File History](#)

22/3K/4 (Item 4 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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01250355

**MARKETING SYSTEM EMPLOYING VENDING MACHINES**

SYSTEME DE COMMERCIALISATION EMPLOYANT DES DISTRIBUTEURS AUTOMATIQUES

**Patent Applicant/Patent Assignee:**

- **WALKER DIGITAL LLC**  
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- **WALKER Jay S... ...Designated for all)**
- **TEDESCO Daniel E...**

**Legal Representative:**

- **ALDERUCCI Dean P et al(agent)**  
Walker Digital Management, LLC, Five High Ridge Road, Stamford, CT 06905; US;

	Country	Number	Kind	Date
Patent	WO	200557375	A2-A3	20050623
Application	WO	2004US41395		20041209
Priorities	US	2003527987		20031209

**Designated States:** (All protection types applied unless otherwise stated - for applications 2004+)

AE; AG; AL; AM; AT; AU; AZ; BA; BB; BG;  
BR; BW; BY; BZ; CA; CH; CN; CO; CR; CU;  
CZ; DE; DK; DM; DZ; EC; EE; EG; ES; FI;  
GB; GD; GE; GH; GM; HR; HU; ID; IL; IN;  
IS; JP; KE; KG; KP; KR; KZ; LC; LK; LR;  
LS; LT; LU; LV; MA; MD; MG; MK; MN; MW;  
MX; MZ; NA; NI; NO; NZ; OM; PG; PH; PL;  
PT; RO; RU; SC; SD; SE; SG; SK; SL; SY;  
TJ; TM; TN; TR; TT; TZ; UA; UG; US; UZ;  
VC; VN; YU; ZA; ZM; ZW;

[EP] AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES;  
FI; FR; GB; GR; HU; IE; IS; IT; LT; LU;  
MC; NL; PL; PT; RO; SE; SI; SK; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;  
ML; MR; NE; SN; TD; TG;

[AP] BW; GH; GM; KE; LS; MW; MZ; NA; SD; SL;  
SZ; TZ; UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

**Main International Patent Classes (Version 7):**

IPC	Level
G06F	Main

Language Publication Language: English

Filing Language: English

Fulltext word count: 26743

#### **Detailed Description:**

...providing a benefit in return. Examples of consideration include coins, bills, credit card payments, debit card payments, smart card payments, payments from a cell phone, **gift certificates**, and **coupons**. In addition, a vending machine may treat as consideration a promotional code, in return for which the vending machine may provide a benefit. A vending machine may also treat as consideration a customer identifier, such as an email address, fingerprint, or **credit card account number**, where the vending machine later has the ability to collect from the customer based on the identifier. The benefit provided by a vending machine may...

**Dialog eLink:** [Order File History](#)

22/3K/5 (Item 5 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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00766118

### **REDEMPTION SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK**

SYSTEMES ET PROCEDES D'ENCAISSEMENT, LORS DE L'ENTREE EN POSSESSION PAR UN ACHETEUR, CHEZ UN DETAILLANT, D'UN PRODUIT ACHETE PAR L'INTERMEDIAIRE D'UN RESEAU DE TELECOMMUNICATIONS

#### **Patent Applicant/Patent Assignee:**

- **WALKER DIGITAL LLC**  
One High Ridge Park, Stamford, CT 06905; US; US(Residence); US(Nationality); (For all designated states except: US)

#### **Patent Applicant/Inventor:**

- **WALKER Jay S**  
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- **MIK Magdalena**  
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9 Greenwood Place, Norwalk, CT 06854; US; US(Residence); US(Nationality); (Designated only for: US)
- **OTTO Jonathan**  
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- **LEVITAN Ian**  
42 Church Hill Avenue, Westmount, Quebec H3Y 2Z9; CA; CA(Residence); CA(Nationality); (Designated only for: US)
- **TEDESCO Daniel E**  
49 Kings Highway North, Westport, CT 06880; US; US(Residence); US(Nationality); (Designated only for: US)
- **PACKES John M Jr**  
21 Frankford Street, Hawthorne, NY 10532-1950; US; US(Residence); US(Nationality); (Designated only for: US)
- **WALKER Jay S... ...Designated only for: US**

- TEDESCO Daniel E...

**Legal Representative:**

- BUCKLEY Patrick J(et al)(agent)  
Walker Digital Corporation, Five High Ridge Park, Stamford, CT 06905; US;

	Country	Number	Kind	Date
Patent	WO	200079495	A2	20001228
Application	WO	2000US16998		20000621
Priorities	US	99337906		19990622
	US	99388723		19990902

**Designated States:** (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)  
AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG,  
BR, BY, BZ, CA, CH, CN, CR, CU, CZ, DE,  
DK, DM, DZ, EE, ES, FI, GB, GD, GE, GH,  
GM, HR, HU, ID, IL, IN, IS, JP, KE, KG,  
KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV,  
MA, MD, MG, MK, MN, MW, MX, MZ, NO, NZ,  
PL, PT, RO, RU, SD, SE, SG, SI, SK, SL,  
TJ, TM, TR, TT, TZ, UA, UG, US, UZ, VN,  
YU, ZA, ZW

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;  
GR; IE; IT; LU; MC; NL; PT; SE;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;  
MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;  
UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

**Main International Patent Classes (Version 7):**

IPC	Level
G06F-017/60	Main

Language Publication Language: English

Filing Language: English

Fulltext word count: 25866

**Detailed Description:**

...41 0 (e.g., the retailer) may periodically update the purchasing system device 300 (using a batch process) to let the purchasing system track the **redemption** of **vouchers**. At 2302, transaction data and a redemption code are received. Note that the transaction data may include the buyer's **credit card number**, the retailer **identifier**, or other data elements that are used in the attempt verify the redemption code. A hash formula is retrieved from data storage device at 2304...as redemption codes.

Note that a retailer may want to determine the validity of a purchasing system voucher to prevent fraudulent use, such as over-**redemption** of a **voucher**, by unscrupulous buyers. For example, consider a buyer who establishes a \$200 price with a manufacturer for a television. A hold is put on the.... ...can verify a voucher at the POS when a customer is attempting to take possession of a product

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using a voucher (including a pseudo **credit card account number**) without special equipment.

According to this embodiment of the present invention, the retailer communicates with the purchasing system 300 at the time of redemption over...

**Dialog eLink:** [Order File History](#)

22/3K/6 (Item 6 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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00766082

**SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK**

SYSTEMES ET PROCEDES DE REGLEMENT CONSISTANT POUR UN ACHETEUR A PRENDRE POSSESSION AU NIVEAU D'UN DETAILLANT D'UN PRODUIT ACHETE AU MOYEN D'UN RESEAU DE COMMUNICATION

**Patent Applicant/Patent Assignee:**

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One High Ridge Park, Stamford, CT 09605; US; US(Residence); US(Nationality); (For all designated states except: US)

**Patent Applicant/Inventor:**

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- **OTTO Jonathan**  
641 Fifth Avenue, Apt. 49F, New York, NY 10022; US; US(Residence); US(Nationality); (Designated only for: US )
- **VAN LUCENE Andrew S**  
9 Greenwood Place, Norwalk, CT 06854; US; US(Residence); US(Nationality); (Designated only for: US )
- **MIK Magdalena**  
10 South New Street, Greenwich, CT 06830; US; US(Residence); US(Nationality); (Designated only for: US )
- **TEDESCO Daniel E**  
49 Kings Highway North, Westport, CT 06880; US; US(Residence); US(Nationality); (Designated only for: US )

- **LEVITAN Ian**  
42 Church Hill Avenue, Westmount, Quebec H3Y 2Z9; CA; CA(Residence); CA(Nationality); (Designated only for: US )
- **WALKER Jay S... ...Designated only for: US )**
- **TEDESCO Daniel E...**

**Legal Representative:**

- **DUGAN Brian M**  
Intellectual Property Department, Walker Digital Corporation, Five High Ridge Park, Stamford, CT 06905; US;

	Country	Number	Kind	Date
Patent	WO	200079458	A2	20001228
Application	WO	2000US16983		20000621
Priorities	US	99337906		19990622
	US	99348566		19990707

**Designated States:** (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)

AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG,  
BR, BY, BZ, CA, CH, CN, CR, CU, CZ, DE,  
DK, DM, DZ, EE, ES, FI, GB, GD, GE, GH,  
GM, HR, HU, ID, IL, IN, IS, JP, KE, KG,  
KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV,  
MA, MD, MG, MK, MN, MW, MX, MZ, NO, NZ,  
PL, PT, RO, RU, SD, SE, SG, SI, SK, SL,  
TJ, TM, TR, TT, TZ, UA, UG, US, UZ, VN,  
YU, ZA, ZW

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;  
GR; IE; IT; LU; MC; NL; PT; SE;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;  
MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;  
UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

**Main International Patent Classes (Version 7):**

IPC	Level
G06F-017/60	Main

Language Publication Language: English

Filing Language: English

Fulltext word count: 33044

#### **Detailed Description:**

...and be assigned a unique four digit code. The purchasing system then issues redemption codes that are in the format of a conventional sixteen digit **credit card account code**, with the first four digits identifying the purchasing system. When a customer arrives at a retailer to take possession of a product, the retailer enters the redemption code into the CAT as if it was a conventional **credit card account number**. The retailer transmit the redemption code and an appropriated retailer identifier to a credit card processing system. The credit card processing system recognizes that the... ...authorization to the purchasing system, including the redemption code and the retailer The purchasing system retrieves the buver's record, based on the received

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redemption code, and **checks** to see whether the redemption code is valid (e.g. has

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been issued but not yet redeemed), and that the received retailer identifies one... ...this time.

Note that a retailer may want to determine the validity of a voucher at the POS to prevent fraudulent use, such as over-redemption of a **voucher**, by unscrupulous buyers. For example, consider a buyer who establishes a \$200 price with a manufacturer for a television. A hold is put on the...the purchasing system at I  
reta the time of

redemption through other networks, such as the Internet. Note also that each issued and outstanding pseudo **credit card number** redemption **code** may be associated with a unique transaction, and, according to one embodiment of the present invention, the purchasing system device 3 1 0 tracks available pseudo **credit card numbers**. In another embodiment, a printed voucher may include: (1) the issued redemption code in the format of a payment number; (ii) the product identifier and ...

#### **Dialog eLink: Order File History**

22/3K/7 (Item 7 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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00766038

#### **PURCHASING SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A**

#### **PRODUCT PURCHASED USING A COMMUNICATION NETWORK**

SYSTEMES ET PROCEDES D'ACHAT OU UN ACHETEUR PREND POSSESSION CHEZ UN DETAILLANT D'UN  
PRODUIT ACHETE AU MOYEN D'UN RESEAU DE COMMUNICATION

#### **Patent Applicant/Patent Assignee:**

- **WALKER DIGITAL LLC**  
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#### **Patent Applicant/Inventor:**

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- **VAN LUCENE Andrew S**  
9 Greenwood Place, Norwalk, CT 06854; US; US(Residence); US(Nationality); (Designated only for: US)

- **MIK Magdalena**  
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- **WALKER Jay S... ...Designated only for: US**
- **TEDESCO Daniel E...**

**Legal Representative:**

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	Country	Number	Kind	Date
Patent	WO	200079410	A2	20001228
Application	WO	2000US12640		20000509
Priorities	US	99337906		19990622

**Designated States:** (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)

AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG,  
BR, BY, CA, CH, CN, CR, CU, CZ, DE, DK,  
DM, DZ, EE, ES, FI, GB, GD, GE, GH, GM,  
HR, HU, ID, IL, IN, IS, JP, KE, KG, KP,  
KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA,  
MD, MG, MK, MN, MW, MX, NO, NZ, PL, PT,  
RO, RU, SD, SE, SG, SI, SK, SL, TJ, TM,  
TR, TT, TZ, UA, UG, US, UZ, VN, YU, ZA,  
ZW

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;  
GR; IE; IT; LU; MC; NL; PT; SE;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;  
MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; SD; SL; SZ; TZ; UG;  
ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

**Main International Patent Classes (Version 7):**

IPC	Level
G06F-017/60	Main

Language Publication Language: English

Filing Language: English

Fulltext word count: 30214

**Detailed Description:**

...whether the retailer is acting as the seller in addition to acting as the store where the buyer is taking possession of the product.

Pseudo **Credit Card Account Numbers** as RedeMption Codes

40

FIGS. 2 1 A to 2 1 D are tabular representations of portions of databases that ...the purchasing system device 3 1 0 and be used to issue, track and authorize the redemption of redemption codes in the forinat of a **credit card account number**, in accordance with one embodiment of the present invention. Note that a retailer may want to determine the validity of a voucher at the POS to prevent fraudulent use, such as over-redemption of a voucher, by unscrupulous buyers. For example, consider a buyer who establishes a \$200 price with a manufacturer for a television. A hold is put on the... ...retailer can verify a voucher at the POS when a customer is attempting to take possession of a product using a voucher (including a pseudo **credit card account number**) without special equipment. According to one embodiment, the retailer may communicate with the purchasing system 3 1 0 at the time of redemption over the...

### **III. Text Search Results from Dialog**

#### **A. Patent Files, Abstract**

Set        Items        Description  
S1        96882        (CREDIT()CARD? ? OR CREDITCARD? ? OR BANK OR CHECKING OR SAVINGS OR FINANCIAL OR MONEY()MARKET OR DEPOSIT OR ACCOUNT OR FUND? ?) (2W) (ACCOUNT? ? OR IDENTIFIER OR IDENTIFIERS OR NUMBER OR NUMBERS OR PASSWORD? ? OR SUFFIX OR CODE OR CODES OR ID OR IDS)  
  
S2        13021        GIFTCARD OR GIFTCARDS OR E()CARD? ? OR ECARD? ? OR (PREPAID OR PRE()PAID OR PRE()DENOMINATED OR PREDENOMINATED OR GIFT OR MERCHANDI? OR STORED()VALUE OR REDEMPTION) (2W) (CARD OR CARDS OR CERTIFICATE OR CERTIFICATES OR CHECK? ? OR CHEQUE? ? OR VOUCHER? ? OR COUPON? ? OR CHIT OR CHITS)  
  
S3        409459        (REDEMPTION OR REDEEM??? OR CASH()IN OR BALANCE OR DISCHARG??? OR MONETARY OR DOLLAR OR CASH OR FACE OR DENOMINATION OR BARTER OR REFUND OR WITHDRAW?? OR PAY()OUT OR TRANSFER? OR SURRENDER OR DESIRED) (3N) (VALUE? ? OR AMOUNT? ? OR PRICE? ? OR BALANCE? ? OR WORTH OR DENOMINATION)  
  
S4        11126        S3 (3N) (MOST OR GREAT??? OR MAXIM?? OR ULTIMATE OR UTMOST OR UTTERMOST OR HIGH??? OR TOP)  
  
S5        2454        AU=(WALKER, J? OR WALKER J? OR WALKER (1N) (J OR JAY) OR TEDESCO, D? OR TEDESCO D? OR TEDESCO (1N) (D OR DANIEL) OR JORASCH, J? OR JORASCH J? OR JORASCH (1N) (J OR JAMES) OR LECH, R? OR LECH R? OR LECH (1N) (R OR ROBERT) OR JINDAL, S? OR JINDAL S? OR JINDAL (1N) (S OR SANJAY))  
  
S6        1578484        IC=(G06F OR G07G)  
S7        1620        S1 AND S2  
S8        517        S7 AND S3  
S9        78        S8 NOT AY>1996  
S10        0        S9 AND S4  
S11        43        S9 AND S6  
S12        625        S1 (5N) S2  
S13        17        S11 AND S12  
S14        76        S12 NOT AY>1996  
S15        5753        ACCOUNT (1W) (IDENTIFIER OR IDENTIFIERS OR NUMBER OR NUMBERS OR PASSWORD? ? OR SUFFIX OR CODE OR CODES OR ID OR IDS)  
  
S16        16589        (CARD OR CARDS OR CERTIFICATE OR CERTIFICATES OR CHECK? ? OR CHEQUE? ? OR VOUCHER? ? OR COUPON? ? OR CHIT OR CHITS) (1W) (IDENTIFIER OR IDENTIFIERS OR NUMBER OR NUMBERS OR PASSWORD? ? OR SUFFIX OR CODE OR CODES OR ID OR IDS)  
  
S17        7        S14 AND S15  
S18        7        S17 NOT S13  
S19        4        S18 AND S16  
S20        0        S19 AND S4  
S21        3        S18 NOT S19  
S22        27        S14 AND S16  
S23        21        S22 NOT (S13 OR S18)  
S24        0        S23 AND S3  
S25        11        S23 AND (SECURE? ? OR ENCRYPT??? OR (NON OR "NOT")()TAMPER? OR TAMPER() (PROOF OR RESISTAN???) OR CIPHER OR CYPHER OR LOCK??? OR RESTRICTED OR CONTROLLED OR PROTECT?? OR ENCOD??? OR ENC?PHER??? OR SECURITY OR

ANTICOUNTERFEIT??? OR ANTITHEFT OR (ANTI OR PREVENT???) (2N) (COUNTERFEIT??? OR FORGING OR FORGERY OR FAKING OR FAKES OR BOGUS OR FALSIFICATION OR THEFT))

S26 7 S12 AND S5

**Dialog eLink:** Order File History

13/5/1 (Item 1 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0008901035 *Drawing available*

WPI Acc no: 1998-450668/199839

XRPX Acc No: N1998-351576

**Prepaid card system using IC card for e.g. shopping centre, personnel dining room - has terminal equipment for prepaid management that checks inaccurate usage of IC card by checking payment log into IC card and change log from individual deposit account to temporary account of IC card owner**

Patent Assignee: DAINIPPON PRINTING CO LTD (NIPQ)

Inventor: SATO K

Patent Family ( 1 patents, 1 countries )							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
JP 10188091	A	19980721	JP 1996345873	A	19961225	199839	B

Priority Applications (no., kind, date): JP 1996345873 A 19961225

Patent Details					
Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
JP 10188091	A	JA	19	10	

**Alerting Abstract JP A**

The system has a terminal equipment for payment (2) that writes money data on an IC card (1). A terminal equipment for transactions (3) subtracts sales money from the **balance** of the money data stored in the IC card. The money written in the IC card by the terminal equipment for payment are changed into a temporary **account** from the individual **deposit account** of the owner of the IC card.

A host bank system (4) changes the sales money subtracted by the terminal equipment for transactions into the **deposit account** of the store, which includes the terminal equipment of transactions, from the temporary **account**. A terminal equipment for **prepaid** management (5) **checks** the inaccurate usage of the IC card by checking the payment log into the IC card and the change log from the individual **deposit account** to the temporary **account** of the owner of the IC card.

**ADVANTAGE** - Ensures high safety since inaccurate usage of IC card can be easily discovered. Cost-effective since existing e.g. communication terminal apparatus, existing PC, can be utilised.

**Title Terms /Index Terms/Additional Words:** PREPAYMENT; CARD; SYSTEM; IC; SHOPPING; CENTRE; PERSONNEL; DINE; ROOM; TERMINAL; EQUIPMENT; MANAGEMENT; CHECK; INACCURACIES; PAY; LOG; CHANGE; INDIVIDUAL; DEPOSIT; ACCOUNT; TEMPORARY; OWNER; INTEGRATED; CIRCUIT; PERSONAL; COMPUTER

File Segment: EPI;

DWPI Class: T01; T05

Manual Codes (EPI/S-X): T01-J; T05-H02C; T05-H02C1; T05-H02C3; T05-H02C5; T05-L01A

**Dialog eLink:** [Order File History](#)

13/5/2 (Item 2 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0008406626 *Drawing available*

WPI Acc no: 1997-523519/199748

XRPX Acc No: N1997-436182

**Accounts settling system using multimedia technique or Internet - transfers amount equivalent to purchase of goods within closed amount of money from user of second set of terminals, during invoicing**

Patent Assignee: YU CARD KK (YUCA-N)

Inventor: HIRANO K; KOROGI S; OCHIAI Y; TACHIHARA K

Patent Family ( 1 patents, 1 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
JP 9251494	A	19970922	JP 199660741	A	19960318	199748	B

Priority Applications (no., kind, date): JP 199660741 A 19960318

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
JP 9251494	A	JA	19	15	

**Alerting Abstract JP A**

The system has a first set of terminals (4A,4B) used by a buyer of goods. A second set of terminals (5A,5B) is connected to the first set of terminals and a seller of goods, via a network. An accounts settling centre (1) settles the goods dealt with by the buyer and seller, between the two set of terminals. A virtual **prepaid card** issue request is obtained corresponding to the first set of terminals. A card issuing unit publishes the virtual **prepaid card**, which provides the value information on the predetermined frame, when the closing amount of money from the user of the first set of terminals is confirmed.

A transaction accounts settling unit subtracts the amount equivalent to purchased goods from the value information provided by the virtual **prepaid cards**, when goods are purchased via the first set of terminals. When invoicing is done from the second set of terminals to the first set of terminals during purchase of goods, the accounts settling centre is provided with a transfer unit to **transfer** the **amount** equivalent to purchase of goods within the closed amount of money from the user of the second set of terminals.

**ADVANTAGE** - Simplifies operation. Improves reliability of **prepaid card**. Avoids illegal copying of prepaid **balance**. Secures safety of transaction. Improves reliability of system during goods transaction.

**Title Terms /Index Terms/Additional Words:** ACCOUNT; SETTLE; SYSTEM; TECHNIQUE; TRANSFER; AMOUNT; EQUIVALENT; PURCHASE; GOODS; CLOSE; MONEY; USER; SECOND; SET; TERMINAL; INVOICING

File Segment: EPI;

DWPI Class: T01; T04; T05; W01

Manual Codes (EPI/S-X): T01-H07C5; T01-J05A; T04-K02; T05-H02C1; T05-L02; W01-A06B7; W01-A06E1; W01-A06E2A

**Dialog eLink:** [Order File History](#)

13/5/4 (Item 4 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0007556374 Drawing available

WPI Acc no: 1996-171094/199617

Related WPI Acc No: 1992-331938; 1997-393026

XRPX Acc No: N1996-143772

**Electronic gift certificate dispenser for credit card purchase - prints and dispenses gift certificate after verifying credit card and debiting account transferring information on purchase to central processing unit for credit card bill**

Patent Assignee: GIFT CERTIFICATE CENT (GIFT-N)

Inventor: ALEXANDER K J; BROOKS P R; DOYLE T J; HAMILTON R H; VEENEMAN W J

Patent Family ( 1 patents, 1 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 5500514	A	19960319	US 1991664930	A	19910305	199617	B
			US 1991760875	A	19910916		
			US 19937007	A	19930121		

Priority Applications (no., kind, date): US 1991664930 A 19910305; US 1991760875 A 19910916; US 19937007 A 19930121

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 5500514	A	EN	31	15	C-I-P of application US 1991664930
					C-I-P of application US 1991760875
					C-I-P of patent US 5243174

#### Alerting Abstract US A

The dispenser (10) has a stand-alone housing (11) with a monitor (12) and touch screen (14). A magnetic card reader (16) reads the credit card for payment. There is a certificate dispenser slot (18) and envelope dispenser slot (20). The monitor displays choices for the customer. The choice is selected by touching a specific area of the touch screen. The appts. for ordering and paying for the certificate are located on one wall of the housing, with the dispensers mounted in a second wall. The dispenser has an internal computer, connected to the card reader and laser printer. The dispenser operates independently or within a network. In a network, a number of dispensers are connected by telephone to a main computer. Transactions are transmitted to the computer. The computer accesses a credit card authorisation computer for credit card authorisation. The computer is connected to a printer to print the transactions. Printed certificates contain an intricate multicoloured design with embossing of holographic foil to make counterfeiting difficult. The certificate has a unique control code e.g. bar code, MICR number.

USE/ADVANTAGE - Maintains high level of security, accepts credit card or paper money.

**Title Terms /Index Terms/Additional Words:** ELECTRONIC; GIFT; CERTIFY; DISPENSE; CREDIT; CARD; PURCHASE; PRINT; AFTER; VERIFICATION; ACCOUNT; TRANSFER; INFORMATION; CENTRAL; PROCESS; UNIT; BILL

**US Classification, Issued:** 235381

File Segment: EPI;

DWPI Class: T01; T04; T05; X25

Manual Codes (EPI/S-X): T01-J05A; T04-C02; T04-D01; T04-F02A2; T04-G04; T04-G10; T05-C01; T05-H02C3 ; T05-H02C5A; X25-F03B

**Dialog eLink:** [Order File History](#)

13/5/7 (Item 7 from file: 350)

0006092376 Drawing available

WPI Acc no: 1992-331938/199240

Related WPI Acc No: 1996-171094; 1997-393026

XRPX Acc No: N1992-253514

**Gift certificate generating and dispensing appts. - enables user to select retailer from menu and enter gift value then verifies credit card, debits account and prints certificate**

Patent Assignee: GIFT CERTIFICATE CENT INC (GIFT-N)

Inventor: ALEXANDER K J; BROOKS P R; DOYLE T J; HAMILTON R H; VEENEMAN W J

Patent Family ( 6 patents, 19 countries )							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 1992015968	A1	19920917	WO 1992US1187	A	19920212	199240	B
AU 199215774	A	19921006	AU 199215774	A	19920212	199301	E
			WO 1992US1187	A	19920212		
US 5243174	A	19930907	US 1991664930	A	19910305	199337	E
EP 574529	A1	19931222	EP 1992908612	A	19920212	199351	E
			WO 1992US1187	A	19920212		
AU 649934	B	19940602	AU 199215774	A	19920212	199427	E
JP 6505582	W	19940623	JP 1992508156	A	19920212	199429	E
			WO 1992US1187	A	19920212		

Priority Applications (no., kind, date): US 1991664930 A 19910305; US 1991760875 A 19910916

Patent Details						
Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 1992015968	A1	EN	62	15		
National Designated States,Original		AU CA JP KR				
Regional Designated States,Original		AT BE CH DE DK ES FR GB GR IT LU MC NL SE				
AU 199215774	A	EN			PCT Application	WO 1992US1187
					Based on OPI patent	WO 1992015968
US 5243174	A	EN	27	12		
EP 574529	A1	EN	2	1	PCT Application	WO 1992US1187
					Based on OPI patent	WO 1992015968
Regional Designated States,Original		DE FR GB IT NL SE				
AU 649934	B	EN			Previously issued patent	AU 9215774
					Based on OPI patent	WO 1992015968
JP 6505582	W	JA		1	PCT Application	WO 1992US1187
					Based on OPI patent	WO 1992015968

#### Alerting Abstract WO A1

A consumer approaches the gift dispenser (10) and inserts a credit card into a magnetic reader (16). The consumer chooses a

retailer from a menu of participating retailers and enters the **gift certificate** value. The machine automatically verifies the **credit card** causes the **account** to be debited and prints the **gift certificate** (200).  
A number of **gift certificate** dispensing devices (10.1....10.N) can be connected in a network under the control of a cpu. Information regarding **gift certificate** purchases is transferred from the devices to the cpu to be controlled and billed to **credit card accounts**. The cpu also informs merchants of the purchase of **gift certificates** that will be redeemed at their stores.

**Title Terms /Index Terms/Additional Words:** GIFT; CERTIFY; GENERATE; DISPENSE; APPARATUS ; ENABLE; USER; SELECT; RETAIL; MENU; ENTER; VALUE; VERIFICATION; CREDIT; CARD; DEBIT; ACCOUNT; PRINT

**US Classification, Issued:** 235381, 364479, 90230

File Segment: EngPI; EPI;

DWPI Class: T01; T05; P76; P78

Manual Codes (EPI/S-X): T01-F06; T01-H01B3A; T01-J05A; T05-C01; T05-H02C5A; T05-H04

**Dialog eLink:** [Order File History](#)

13/5/15 (Item 7 from file: 347)

DIALOG(R)File 347: JAPIO

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05636694 \*\*Image available\*\*

## ACCOUNT SETTLEMENT SYSTEM USING VIRTUAL PREPAID CARD

**Pub. No.:** 09-251494 [JP 9251494 A ]

**Published:** September 22, 1997 (19970922)

**Inventor:** HIRANO KAZUYA

TACHIHARA KATSUMI

KOROGI SHOJI

OCHIAI YUJI

**Applicant:** U CARD KK [000000] (A Japanese Company or Corporation), JP (Japan)

**Application No.:** 08-060741 [JP 9660741]

**Filed:** March 18, 1996 (19960318)

**International Class:** [ 6 ] **G06F-017/60; G06F-019/00; G07F-007/08**

**JAPIO Class:** 45.4 (INFORMATION PROCESSING -- Computer Applications); 29.4 (PRECISION INSTRUMENTS -- Business Machines)

### ABSTRACT

**PROBLEM TO BE SOLVED:** To utilize the advantages of a current **prepaid card** that is simple and sure and suitable to the settlement of small amounts and also to secure the unitary management of both the transaction data on a network and the **balance** of the **prepaid card**.

**SOLUTION:** When the amount received from a user is confirmed, a virtual **prepaid card** including the value information on a prescribed amount is issued against the virtual **prepaid card** request given via a terminal 4 (4A, 4B) that is used by the purchasers of commodities. Then a commodity is purchased via the terminal 4 and the amount of the commodity is subtracted from the value information of the **prepaid card**. At the same time, the user is charged via a terminal 5 (5A, 5B) that is used by the sellers of commodities, and an amount equivalent to the purchase commodity is paid to the user out of the received **amount**. Thus the prepaid **balance** can be acquired, given, used and settled in the same concept as the **prepaid card**. As a result, this **account** settlement system is suitably applied to the settlement of transactions for the commodities of small amounts. Furthermore, the unitary management is attained via an **account** settlement center 1 between the acquisition of the prepaid **balance** and the transaction data and the **balance** related to the application. Consequently, the transaction safety is secured.

**Dialog eLink:** Order File History

13/5/16 (Item 8 from file: 347)

DIALOG(R)File 347: JAPIO

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04392242 \*\*Image available\*\*

## MERCHANDISE SALES DATA PROCESSOR

**Pub. No.:** 06-036142 [JP 6036142 A ]

**Published:** February 10, 1994 (19940210)

**Inventor:** SHISHIKURA HIDEMASA

**Applicant:** TOKYO ELECTRIC CO LTD [000356] (A Japanese Company or Corporation), JP (Japan)

**Application No.:** 04-191906 [JP 92191906]

**Filed:** July 20, 1992 (19920720)

**International Class:** [ 5 ] G07G-001/12; G06F-015/21

**JAPIO Class:** 29.4 (PRECISION INSTRUMENTS -- Business Machines); 45.4 (INFORMATION PROCESSING -- Computer Applications)

**JAPIO Keyword:** R131 (INFORMATION PROCESSING -- Microcomputers & Microprocessors)

**Journal:** Section: P, Section No. 1739, Vol. 18, No. 261, Pg. 150, May 18, 1994 (19940518)

### ABSTRACT

**PURPOSE:** To exactly and smoothly perform post-processing when a magnetic card is damaged by issuing an error receipt describing either of recorded data before the update of the magnetic card and updated data when any abnormality is generated in write with a card writing means or the ejection of the magnetic card.

**CONSTITUTION:** When a **prepaid card account** settlement key or a cash **account** settlement key on a keyboard 6 is pushed at the time point of completely inputting all the articles from the keyboard 6, a CPU calculates a **transferred amount** or the like and starts cash **account** settlement processing or **prepaid card account** settlement processing and when the settlement of **account** is completed, the receipt printed by a receipt printer is issued from an issue port 4. In this case, when any abnormality is generated in write with a **prepaid card** reader/ writer 17 or ejection, the error receipt describing the remainder before the update of the **prepaid card**, **transferred amount** or updated remainder is issued from the receipt printer by an error receipt issuing means.

### B. Patent Files, Full-Text

File 348:EUROPEAN PATENTS 1978-200931

(c) 2009 European Patent Office

File 349:PCT FULLTEXT 1979-2009/UB=20090716|UT=20090709

(c) 2009 WIPO/Thomson

Set	Items	Description
S1	30206	(CREDIT()CARD? ? OR CREDITCARD? ? OR BANK OR CHECKING OR SAVING? ? OR FINANCIAL OR MONEY()MARKET OR DEPOSIT OR FUND? ?) (3W) (ACCOUNT? ? OR IDENTIFIER OR IDENTIFIERS OR NUMBER OR NUMBERS OR PASSWORD? ? OR SUFFIX OR CODE OR CODES OR ID OR IDS)

S2	6304	GIFTCARD OR GIFTCARDS OR E()CARD? ? OR ECARD? ? OR (PREPAID OR PRE()PAID OR PRE()DENOMINATED OR PREDENOMINATED OR GIFT OR MERCHANDI? OR STORED()VALUE OR REDEMPTION) (2W) (CARD OR CARDS OR CERTIFICATE OR CERTIFICATES OR CHECK? ? OR CHEQUE? ? OR VOUCHER? ? OR COUPON? ? OR CHIT OR CHITS)
----	------	---

S3 13826 ACCOUNT (1W) (IDENTIFIER OR IDENTIFIERS OR NUMBER OR NUMBERS OR  
PASSWORD? ? OR SUFFIX OR CODE OR CODES OR ID OR IDS)

S4 19968 (CARD OR CARDS OR CERTIFICATE OR CERTIFICATES OR CHECK? ? OR  
CHEQUE? ? OR VOUCHER? ? OR COUPON? ? OR CHIT OR CHITS) (1W) (IDENTIFIER OR  
IDENTIFIERS OR NUMBER OR NUMBERS OR PASSWORD? ? OR SUFFIX OR CODE OR CODES OR ID OR  
IDS)

S5 381546 (REDEMPTION OR REDEEM??? OR CASH() IN OR BALANCE OR DISCHARG??? OR  
MONETARY OR DOLLAR OR CASH OR FACE OR DENOMINATION OR BARTER OR REFUND OR  
WITHDRAW?? OR PAY() OUT OR TRANSFER? OR SURRENDER OR DESIRED) (3N) (VALUE? ? OR  
AMOUNT? ? OR PRICE? ? OR BALANCE? ? OR WORTH OR DENOMINATION)

S6 18720 S5 (3N) (MOST OR GREAT??? OR MAXIM?? OR ULTIMATE OR UTMOST OR  
UTTERMOST OR HIGH??? OR TOP)

S7 1519 AU=(WALKER, J? OR WALKER J? OR WALKER (1N) (J OR JAY) OR TEDESCO,  
D? OR TEDESCO D? OR TEDESCO (1N) (D OR DANIEL) OR JORASCH, J? OR JORASCH J? OR  
JORASCH (1N) (J OR JAMES) OR LECH, R? OR LECH R? OR LECH (1N) (R OR ROBERT) OR  
JINDAL, S? OR JINDAL S? OR JINDAL (1N) (S OR SANJAY))

S8	234253	IC=(G06F OR G07G)
S9	292	S1 (5N) S2
S10	57	S9 (S) S3
S11	37	S10 (S) S4
S12	18	S11 (S) S5
S13	0	S12 NOT AY>1996
S14	9	S9 NOT AY>1996
S15	837	S1 (S) S2
S16	41	S15 NOT AY>1996
S17	16	S16 (S) (S3 OR S4)
S18	10	S17 NOT S14
S19	3	S18 (S) S5
S20	7	S18 NOT S19
S21	13	S7 AND S15
S22	8	S21 AND S8

**Dialog eLink: Order File History**

14/3K/1 (Item 1 from file: 348)

DIALOG(R)File 348: EUROPEAN PATENTS

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00680832

**Card processor providing combined processing functions**  
Einrichtung zur kombinierten Verarbeitung von Kartenfunktionen  
Dispositif pour le traitement combiné des fonctions d'une carte

**Patent Assignee:**

- **FUJITSU LIMITED;** (211460)  
1015, Kamikodanaka Nakahara-ku; Kawasaki-shi Kanagawa 211; (JP)  
(applicant designated states: DE;FR;GB)

**Inventor:**

- **MORI, Seiji, c/o Fujitsu Limited**  
1015, Kamikodanaka, Nakahara-ku; Kawasaki-shi, Kanagawa 211; (JP)
- **HASEBA, Asako, c/o Fujitsu Limited**  
1015, Kamikodanaka, Nakahara-ku; Kawasaki-shi, Kanagawa 211; (JP)

**Legal Representative:**

- **Joly, Jean-Jacques et al (39741)**  
Cabinet Beau de Lomenie 158, rue de l'Universite; F-75340 Paris Cedex 07; (FR)

	Country	Number	Kind	Date	
Patent	EP	668581	A1	19950823	(Basic)
	EP	668581	A1	19960313	
	WO	9502871		19950126	
Application	EP	94921103		19940715	
	WO	94JP1167		19940715	
Priorities	JP	93176918		19930716	

**Designated States:**

DE; FR; GB;

**International Patent Class (V7): G07G-001/12; G06F-017/60; G07F-007/02; Abstract Word Count: 143**

Legal Status	Type	Pub. Date	Kind	Text
--------------	------	-----------	------	------

Language Publication: English

Procedural: English

Application: Japanese

Fulltext Availability	Available Text	Language	Update	Word Count
CLAIMS A		(English)	EPAB95	910
SPEC A		(English)	EPAB95	8651
Total Word Count (Document A) 9561				
Total Word Count (Document B) 0				
Total Word Count (All Documents) 9561				

**Specification:** ...paid region of the card 10 (step S37).

That is, the realized sum found at the step S32 is added to the balance in the **pre-paid card** or is deposited to the **bank account** of the customer. The card 10 is then discharged (step S38) to end the processing.

When it is not an integrated POS card, on the...

**Dialog eLink:** [Order File History](#)

14/3K/6 (Item 1 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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00328939

**METHOD OF STREAMLINING THE GIVING OF CONTRIBUTIONS AND GIFTS**  
PROCEDE DE RATIONALISATION DU VERSEMENT DE CONTRIBUTIONS ET DE DONS

**Patent Applicant/Patent Assignee:**

- ZIARNO Witold A

**Inventor(s):**

- ZIARNO Witold A

	Country	Number	Kind	Date
Patent	WO	9611449	A1	19960418
Application	WO	95US12527		19950930
Priorities	US	94318914		19941005
	US	95402622		19950313
	US	95503206		19950717
	US	95508743		19950728

**Designated States:** (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)

AM, AT, AU, BB, BG, BR, BY, CA, CH, CN,  
CZ, DE, DK, ES, FI, GB, GE, HU, JP, KP,  
KR, LT, LU, LV, MG, NO, NZ, PL, PT, RU,  
SE, SI, SK, TT, UA, US, KE, MW, SD, SZ,  
UG, AT, BE, CH, DE, DK, ES, FR, GB, GR,  
IE, IT, LU, MC, NL, PT, SE

**Language Publication Language:** English

**Filing Language:**

Fulltext word count: 60363

**Detailed Description:**

...Save the 2 1 Lions" fund or account; or, key 911 represents a key the designates a contribution or gift to a "Save the Apes" fund or account. The contributor's or gift giver's card information and designated contribution or gift monetary amount is associated with his cause designation. In the example of a social event such as a wedding...

**Dialog eLink:** [Order File History](#)

14/3K/7 (Item 2 from file: 349)

DIALOG(R)File 349; PCT FULLTEXT

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00322560

**CREDIT/SERVICE CARD WITH EXPANDED SURFACE AREA**  
CARTE DE CREDIT/DE SERVICE AVEC SURFACE AUGMENTEE

**Patent Applicant/Patent Assignee:**

- GUNN Robert T

**Inventor(s):**

- GUNN Robert T

	Country	Number	Kind	Date
Patent	WO	9605068	A1	19960222
Application	WO	95US10280		19950811
Priorities	US	94290341		19940812

**Designated States:** (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)

AM, AT, AU, BB, BG, BR, BY, CA, CH, CN,  
CZ, DE, DK, EE, ES, FI, GB, GE, HU, IS,  
JP, KE, KG, KP, KR, KZ, LK, LR, LT, LU,  
LV, MD, MG, MN, MW, MX, NO, NZ, PL, PT,  
RO, RU, SD, SE, SG, SI, SK, TJ, TM, TT,  
UA, UZ, VN, KE, MW, SD, SZ, UG, AT, BE,  
CH, DE, DK, ES, FR, GB, GR, IE, IT, LU,  
MC, NL, PT, SE, BF, BJ, CF, CG, CI, CM,  
GA, GN, ML, MR, NE, SN, TD, TG

**Language Publication Language:** English

Filing Language:

Fulltext word count: 5332

**Detailed Description:**

...oil and gas credit card, and the like), a debit card (such as a card which draws funds directly from a bank or credit union **checking , savings**, or reserve **account**), a **pre-paid** transactional **card** (such as a commuter fare card, a photocopy machine card, a school or university cafeteria card, and the like), a membership or identification card (such...

**Dialog eLink:** [Order File History](#)

20/3K/7 (Item 7 from file: 348)

DIALOG(R)File 348: EUROPEAN PATENTS

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00243073

**Terminal provided with a printer.**

Mit einem Drucker versehenes Terminal.

Terminal muni d'une imprimante.

**Patent Assignee:**

- **OMRON TATEISI ELECTRONICS CO.;** (284760)  
10, Tsuchido-cho Hanazono Ukyo-ku; Kyoto 616; (JP)  
(applicant designated states: AT;BE;CH;DE;ES;FR;GB;GR;IT;LI;LU;NL;SE)

**Inventor:**

- **Moro, Tomomi Omron Tateisi Electronics Co.**  
Patent Center 20, Igadera Shimo-Kaiinnji; Nagaokakyo-City Kyoto 617; (JP)

**Legal Representative:**

- **WILHELM, KILIAN & PARTNER Patentanwalte (100601)**  
Eduard-Schmid-Strasse 2; W-8000 Munchen 90; (DE)

	Country	Number	Kind	Date	
Patent	EP	249852	A2	19871223	(Basic)
	EP	249852	A3	19900516	

	Country	Number	Kind	Date
	EP	249852	B1	19920401
Application	EP	87108298		19870609
Priorities	JP	8687741		19860609

**Designated States:**

AT; BE; CH; DE; ES; FR; GB; GR; IT; LI;  
LU; NL; SE;

**International Patent Class (V7):** G06F-001/16; H05K-005/00; G06F-015/40; B41J-029/06; **Abstract Word Count:** 121

Legal Status	Type	Pub. Date	Kind	Text
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Language Publication: English

Procedural: English

Application: English

Fulltext Availability	Available Text	Language	Update	Word Count
CLAIMS B	(English)	EPBBF1	205	
CLAIMS B	(German)	EPBBF1	175	
CLAIMS B	(French)	EPBBF1	231	
SPEC B	(English)	EPBBF1	1095	

Total Word Count (Document A) 0

Total Word Count (Document B) 1706

Total Word Count (All Documents) 1706

**Specification:** ...B1

This invention relates to a terminal, for example, a user identifier terminal which interrogates a host computer to check the user's identification **number** or PIN code; an electronic cash register terminal for receiving data concerning sold **merchandise**; or a **card** authorization **terminal** used, for **example**, in ATM and OD machines, which conducts financial transactions in connection with **one** or more **accounts** in a host computer. More particularly, the invention relates to a terminal having a printer, which prints the data entered into the terminal, or the...

## **IV. Text Search Results from Dialog**

### **A. NPL Files, Abstract**

File 35:Dissertation Abs Online 1861-2009/Jul  
(c) 2009 ProQuest Info&Learning  
File 474:New York Times Abs 1969-2009/Aug 05  
(c) 2009 The New York Times  
File 475:Wall Street Journal Abs 1973-2009/Aug 05  
(c) 2009 The New York Times  
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13  
(c) 2002 Gale/Cengage  
File 65:Inside Conferences 1993-2009/Aug 05  
(c) 2009 BLDSC all rts. reserv.  
File 99:Wilson Appl. Sci & Tech Abs 1983-2009/Jul  
(c) 2009 The HW Wilson Co.  
File 2:INSPEC 1898-2009/Jul W4  
(c) 2009 The IET  
File 256:TecTrends 1982-2009/Aug W1  
(c) 2009 Info.Sources Inc.All rights res.

Set	Items	Description
S1	29589	(CREDIT()CARD? ? OR CREDITCARD? ? OR BANK OR CHECKING OR SAVING? ? OR FINANCIAL OR MONEY()MARKET OR DEPOSIT OR FUND? ?) (3W) (ACCOUNT? ? OR IDENTIFIER OR IDENTIFIERS OR NUMBER OR NUMBERS OR PASSWORD? ? OR SUFFIX OR CODE OR CODES OR ID OR IDS)
S2	2367	GIFTCARD OR GIFTCARDS OR E()CARD? ? OR ECARD? ? OR (PREPAID OR PRE()PAID OR PRE()DENOMINATED OR PREDENOMINATED OR GIFT OR MERCHANDI? OR STORED()VALUE OR REDEMPTION) (2W) (CARD OR CARDS OR CERTIFICATE OR CERTIFICATES OR CHECK? ? OR CHEQUE? ? OR VOUCHER? ? OR COUPON? ? OR CHIT OR CHITS)
S3	1032	ACCOUNT (1W) (IDENTIFIER OR IDENTIFIERS OR NUMBER OR NUMBERS OR PASSWORD? ? OR SUFFIX OR CODE OR CODES OR ID OR IDS)
S4	6926	(CARD OR CARDS OR CERTIFICATE OR CERTIFICATES OR CHECK? ? OR CHEQUE? ? OR VOUCHER? ? OR COUPON? ? OR CHIT OR CHITS) (1W) (IDENTIFIER OR IDENTIFIERS OR NUMBER OR NUMBERS OR PASSWORD? ? OR SUFFIX OR CODE OR CODES OR ID OR IDS)
S5	225697	(REDEMPTION OR REDEEM??? OR CASH()IN OR BALANCE OR DISCHARG??? OR MONETARY OR DOLLAR OR CASH OR FACE OR DENOMINATION OR BARTER OR REFUND OR WITHDRAW?? OR PAY()OUT OR TRANSFER? OR SURRENDER OR DESIRED) (3N) (VALUE? ? OR AMOUNT? ? OR PRICE? ? OR BALANCE? ? OR WORTH OR DENOMINATION)
S6	4938	S5 (3N) (MOST OR GREAT??? OR MAXIM?? OR ULTIMATE OR UTMOST OR UTTERMOST OR HIGH??? OR TOP)
S7	4440	AU=(WALKER, J? OR WALKER J? OR WALKER (1N) (J OR JAY) OR TEDESCO, D? OR TEDESCO D? OR TEDESCO (1N) (D OR DANIEL) OR JORASCH, J? OR JORASCH J? OR JORASCH (1N) (J OR JAMES) OR LECH, R? OR LECH R? OR LECH (1N) (R OR ROBERT) OR JINDAL, S? OR JINDAL S? OR JINDAL (1N) (S OR SANJAY))

S8	93	S1 AND S2
S9	47	S8 NOT PY>1996
S10	2	S9 AND (S3 OR S4)
S11	5	S9 AND S5
S12	5	S11 NOT S10
S13	4	RD (unique items)
S14	4	S9 AND (SECURE? ? OR ENCRYPT??? OR (NON OR "NOT") () TAMPER? OR TAMPER() (PROOF OR RESISTAN??) OR CIPHER OR CYpher OR LOCK??? OR RESTRICTED OR CONTROLLED OR PROTECT?? OR ENCOD??? OR ENC?PHER??? OR SECURITY OR ANTICOUNTERFEIT??? OR ANTITHEFT OR (ANTI OR PREVENT???) (2N) (COUNTERFEIT??? OR FORGING OR FORGERY OR FAKING OR FAKES OR BOGUS OR FALSIFICATION OR THEFT) )
S15	3	S14 NOT (S10 OR S13)
S16	3	RD (unique items)
S17	25	S1 (5N) S2
S18	17	S17 NOT PY>1996
S19	16	S18 NOT (S10 OR S13 OR S16)
S20	16	RD (unique items)
S21	0	S7 AND S8
S22	0	S7 AND S1
S23	0	S7 AND S2

10/5/1 (Item 1 from file: 475)  
 DIALOG(R)File 475: Wall Street Journal Abs  
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07026152  
**MICROSOFT'S ALI BABA PROJECT TO SELL SOFTWARE HAS COMPANY'S RIVALS FUMING**  
 Wall Street Journal , Col. 1 , Pg. 5 , Sec. B  
 Monday March 6 1995  
**Document Type:** Newspaper **Journal Code:** WSJ **Language:** English **Record Type:** Abstract

**Abstract:**  
 Article reports on Microsoft Corp's project, code named Ali Baba, which could put encrypted or locked versions of Microsoft products on the same compact disk as Windows 95; says this would allow customers to preview any product on the disk and then purchase it by calling in a **credit card number** for an unlocking code (M)  
**Company Names:** MICROSOFT CORP  
**Descriptors:** NEW MODELS, DESIGN AND PRODUCTS; SOFTWARE PRODUCTS; COMPACT DISKS;  
 MARKETING AND MERCHANDISING; CREDIT CARDS AND ACCOUNTS

10/5/2 (Item 1 from file: 583)  
 DIALOG(R)File 583: Gale Group Globalbase(TM)  
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06353722  
**Il telefonino Gsm diventa "alla carta"**

ITALY: TELECOM ITALIA MOBILE LAUNCHES TIM CARD  
 Il Sole 24 Ore ( ISO ) 15 Aug 1996 p.14  
**Language:** ITALIAN

A new GSM **pre-paid card** will be launched by Italian public mobile phone operator Telecom Italia Mobile (TIM) in October 1996. It is called 'Tim Card' and will definitively cancel the L 25,000 monthly concession tax to be paid to the Italian

State by companies (L 10,000 by normal users). 'Tim Card' costs L 100,000, it does not oblige users to any subscription (even if the subscription can be immediately made formal), can be charged in any Telecom Italia Mobile branch (in a short period of time in ATM's and via **credit card numbers**) and can be also used in any GSM mobile phone. Tim Card, which will have to be charged at least once every 12 months, has two defects: it is only operative throughout the Italian territory and the fee will be nearly 10% more expensive, compared with normal subscriptions. \*

**Company:** TELECOM ITALIA MOBILE

**Product:** Debit Card Svcs (6020DC); Nonbank Credit Card Firms ( 6141); Smart Cards (3078SC); Consumer Finance Institutions (6140); Cellular Radio Services (4811CR); Telecommunications (4810);

**Event:** Product Design & Development (33);

**Country:** Italy (4ITA);

13/5/1 (Item 1 from file: 474)

DIALOG(R)File 474: New York Times Abs

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00854643 **NYT Sequence Number:** 040395781118

**(Richard Phalon discusses 26-week savings certificates, described as one of safest and best short-term instruments available. Notes that their liquidity is less than Treasury bills since stiff penalty must be paid for early redemption. Certificates were sold for first time in June '77, at minimum denomination of \$10,000, and will mature November 29 with expected yield of 9.291% at commercial banks and 9.541% at savings banks and savings and loan associations, thanks to sharp rise in short-term interest rates (M).)**

**PHALON, RICHARD**

New York Times , Col. 1 , Pg. 28

Saturday November 18 1978

**Document Type:** Newspaper **Journal Code:** NYT **Language:** English **Record Type:** Abstract

**Company Names:** TREASURY, DEPARTMENT OF THE

**Descriptors:** BANKS AND BANKING; BONDS (GOVERNMENT); FINANCES; FINES (PENALTIES); INTEREST (MONEY); INVESTMENT STRATEGIES; SAVINGS ACCOUNTS AND CERTIFICATES; VARIABLE INTEREST (MONEY)

**Personal Names:** PHALON, RICHARD

13/5/2 (Item 1 from file: 475)

DIALOG(R)File 475: Wall Street Journal Abs

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07920414 **NYT Sequence Number:** 000000961111

**MASTERCARD IS IN TALKS FOR A MAJORITY STAKE IN CASH-CARD BUSINESS**

Wall Street Journal , Col. 2 , Pg. 9B , Sec. B

Monday November 11 1996

**Document Type:** Newspaper **Journal Code:** WSJ **Language:** English **Record Type:** Abstract

**Abstract:**

MasterCard International is in talks to acquire a majority stake in Mondex International, the stored value cash-card business owned by a consortium of 17 banks in the United Kingdom (M)

**Company Names:** Mastercard International Inc; Mondex International

**Descriptors:** MERGERS, ACQUISITIONS AND DIVESTITURES; Credit Cards and Accounts

13/5/3 (Item 1 from file: 583)

DIALOG(R)File 583: Gale Group Globalbase(TM)

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06346886

#### **Jetco joins Visa smart card group**

HONG KONG: JETCO IN PARTNERSHIP WITH VISA  
South China Morning Post ( XKT ) 02 Aug 1996 BP p.2

**Language:** ENGLISH

Hong Kong's Jetco, the largest automatic teller machines network in the territory and Prime Cash, the **stored value smart card**, have forged a partnership, allowing card holders to upload **funds** from **bank accounts** onto the smart cards through Jetco ATMs, Jetco director, Ernesto Ng said. The **stored value smart card** was launched by Bank of China, Standard Chartered Bank and Visa International. \*

**Company:** VISA INTL; STANDARD CHARTERED BANK; BANK OF CHINA; VISA; JETCO

**Product:** Debit Card Svcs (6020DC); Nonbank Credit Card Firms ( 6141); Smart Cards (3078SC);

### **Event: Company Formation (14);**

**Country:** Hong Kong (9HON);

Dialog eLink: [Visit Full Text Periodical Options](#)

**Dialog CLK:** 13/5/4 (Item 1 from file: 99)

DIALOG(R)File 99: Wilson Appl. Sci. & Tech Abs

DIALOG(R) File 99. Wilson Appl. Sci & Tech Rev  
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1416822 H W Wilson Record Number: BAST96048778

On trial at the Summer Olympic Games: smart cards

Myers, Ware:

Computer v. 29 (July '96) p. 88-91

Computer v. 29 (July 1998), p. 38-51

**Abstract:** Smart cards have their genesis in the development of microprocessor and semiconductor memory in the 1970s. Motorola produced a card with a chip--the first smart card--in 1977 for Cartes Bancaires, the French banking association. Since then, Motorola has shipped more than 150 million smart-card microcontrollers, but the market has developed more slowly than some had predicted. The smart-card market has had to wait for advancements in semiconductor hardware, standards, procedures, software, capital, and training. Although 350 million smart cards are in use around the world, few Americans have ever used one. The future of the smart card in the US is riding on a high-profile trial at the Olympics. Visa International has teamed up with the three largest banks in the southeastern United States to offer **stored-value cards** to the four million visitors and residents expected to attend the Olympics in Atlanta this month. **Stored-value cards** (or cash cards) transfer stored, digital money from the card to merchants' special terminals. Periodically, the merchants transfer the accumulated store to their **bank accounts**. Smart card technology must be financed; the participants have to raise the necessary capital. Motorola plans to increase its production capacity tenfold, at a cost of billions of dollars, to meet the end-of-century demand for smart cards. This investment must be regained with interest and profit. Almost everyone on earth will eventually have a smart card, but it may take a few decades yet. The governing point is that the rate of growth of smart-card applications depends fundamentally on the rate at which human beings can grow comfortable with the applications, and less on the rate of technical change. Copyright 1996, IEEE.

**Descriptors:** Smart cards ;

16/5/1 (Item 1 from file: 583)

DIALOG(R)File 583: Gale Group Globalbase(TM)

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06017831

#### New Giro farecard offers more security

**SINGAPORE: MORE SECURITY WITH GIRO FARECARD**

The Straits Times ( XBB ) 15 Jul 1994 p.25

**Language:** ENGLISH

In Singapore, the new Giro farecard for use on the MRT and buses offers more **security** than the normal **pre-paid card**. The owner of the Giro farecard can have the card invalidated by TransitLink if he loses the card. This will prevent anyone who finds the card from using it. If the finder uses the lost Giro farecard before its owner manages to make a report to have it invalidated, the owner's liability will be limited to a maximum of SD 10. However, the owner will lose his deposit for the farecard. Meanwhile, commuters have to apply to TransitLink, the company issuing the Giro farecard, before it can be linked to their POSBank **savings account**.

**Company:** POSBANK; TRANSITLINK

**Product:** Commercial Banks (6020); Consumer Finance Institutions (6140); Nonbank Credit Card Firms (6141); Rail Transport (4010);

**Event:** Marketing Procedures (24);

**Country:** Singapore (9SIN);

**Dialog eLink:** [INSPEC Full Text Database Editions](#)

16/5/3 (Item 1 from file: 2)

DIALOG(R)File 2: INSPEC

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05786096

**Title:** Create-A-Check [software review]

**Author(s):** Lysford, V.

**Author Affiliation:** Superpumper Inc., Minot, ND, USA

**Journal:** Management Accounting , vol.76 , no.3 , pp.71

**Country of Publication:** USA

**Publication Date:** Sept. 1994

**ISSN:** 0025-1690

**CODEN:** MGACBD

**U.S. Copyright Clearance Center Code:** 0025-1690/94/\$2.00+20

**Language:** English

**Document Type:** Journal Paper (JP)

**Treatment:** Practical (P); Product Review (R)

**Abstract:** Reviews Create-A-Check (CAC) 4.1 software, an affordable and easy way for small and mid-sized companies to save money on preprinted checks while increasing the **security** level of the company's **bank accounts**. We have 22 convenience stores located in five states. Each location deposits its receipts in a local bank. Previously, we had to write out a check manually from each bank to transfer the money. CAC customized our program so that, with our accounts payable entry, we can run transfers and have 22 checks drawn on 22 different banks printout. Both versions of the software print accounts payable, payroll, and manual checks along with blank checks and deposit slips. Additional software is available to print debit drafts, loan coupons, and **gift certificates** (0 refs.)

**Subfile(s):** D (Information Technology for Business); E (Mechanical & Production Engineering)

**Descriptors:** accounting; cheque processing; **security** of data; software packages

**Identifiers:** Create-A-Check; software review; mid-sized companies; small companies; preprinted checks; **security** level; **bank accounts**; money transfer; **accounts** payable entry; accounts; payroll; check processing; debit draft printing; loan coupons; **gift certificates**

**Classification Codes:** D2050E (IT in banking); D1060 (Security aspects of IT); D2050B (IT in accounting); E0410F (Business applications of IT )

**INSPEC Update Issue:** 1994-041

**Copyright:** 1994, IEE

20/5/1 (Item 1 from file: 474)  
DIALOG(R)File 474: New York Times Abs  
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07429093 **NYT Sequence Number:** 486590960521  
**THE MEDIA BUSINESS: ADVERTISING: NOW, WHEN VISA U.S.A. SAYS 'EVERYWHERE YOU WANT TO BE,' THAT INCLUDES BALTIMORE, TOO.**

Elliott, Stuart  
New York Times , Col. 3 , Pg. 6 , Sec. D  
Tuesday May 21 1996

**Document Type:** Newspaper **Journal Code:** NYT **Language:** English **Record Type:** Abstract

**Abstract:**

Advertising column notes Visa USA has become first national marketer to form alliance with Downtown Partnership of Baltimore Inc, private, nonprofit organization that promotes civic and commercial attractions of city; Visa USA will be so-called presenting sponsor of multimedia marketing campaign for Downtown Partnership, in return for which merchants in city will display signs encouraging customers to use of Visa card; consumers using Visa card will receive various discounts and bonuses (M)

**Company Names:** Visa Usa

**Descriptors:** Credit Cards and Accounts; Advertising (Times Column); Marketing and Merchandising; Credit Cards and Accounts

**Personal Names:** Elliott, Stuart

**Geographic Names:** Baltimore (Md)

20/5/2 (Item 2 from file: 474)  
DIALOG(R)File 474: New York Times Abs  
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07022572 **NYT Sequence Number:** 041653950815  
**5 PHONE MARKETEERS ARRESTED IN CREDIT CARD STING**

VAN NATTA, DON JR  
New York Times , Col. 2 , Pg. 15 , Sec. A  
Tuesday August 15 1995

**Document Type:** Newspaper **Journal Code:** NYT **Language:** English **Record Type:** Abstract

**Abstract:**

Five People who marketed array of goods by telephone are charged by Federal authorities with violating new law prohibiting them from using another merchants credit card terminal for transactions; identified as Christopher Wood, Darrel North, Debra Monfore, Robert Quinlivan and Steven Siegel (M)

**Descriptors:** MARKETING AND MERCHANDISING; FRAUDS AND SWINDLING; MARKETING AND MERCHANDISING; CREDIT CARDS AND ACCOUNTS; LAW AND LEGISLATION

**Personal Names:** VAN NATTA, DON JR; WOOD, CHRISTOPHER; NORTH, DARREL; MONFORE, DEBRA; QUINLIVAN, ROBERT

20/5/3 (Item 3 from file: 474)  
DIALOG(R)File 474: New York Times Abs  
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01196612 **NYT Sequence Number:** 082293820902  
**(AT&T Long Lines names Young & Rubicam to handle advertising for introduction of two new products, credit cards and gift certificates (S).)**  
PACE, ERIC

New York Times , Col. 3 , Pg. 15 , Sec. 4

Thursday September 2 1982

**Document Type:** Newspaper **Journal Code:** NYT **Language:** English **Record Type:** Abstract

**Company Names:** YOUNG & RUBICAM INC; AT&T LONG LINES; AMERICAN TELEPHONE & TELEGRAPH CO INC (AT&T)

**Descriptors:** CONTRACTS AND OTHER SALES AGREEMENTS; ADVERTISING; ADVERTISING (TIMES COLUMN); NEW MODELS, DESIGN AND PRODUCTS; GIFT CERTIFICATES; TELEPHONES; CREDIT CARDS AND ACCOUNTS

**Personal Names:** PACE, ERIC

20/5/4 (Item 4 from file: 474)

DIALOG(R)File 474: New York Times Abs

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01173184 **NYT Sequence Number:** 058865821219

**(Sakowitz, Houston-based fashion specialty chain store, is offering more accessible 'ultimate' gifts at Christmas '82 after not selling any in '81. Has sold out its series of solid-gold credit cards (S).)**

HAITCH, RICHARD

New York Times , Col. 5 , Pg. 49 , Sec. 1

Sunday December 19 1982

**Document Type:** Newspaper **Journal Code:** NYT **Language:** English **Record Type:** Abstract

**Company Names:** SAKOWITZ CO (HOUSTON)

**Descriptors:** CHRISTMAS GIFTS; CHRISTMAS; MARKETING AND MERCHANDISING; CREDIT CARDS AND ACCOUNTS; CONSUMER BEHAVIOR; GOLD; GIFTS; PRICES; HOLIDAY TRADE; RETAIL STORES AND TRADE

**Personal Names:** HAITCH, RICHARD

**Geographic Names:** HOUSTON (TEX)

20/5/5 (Item 5 from file: 474)

DIALOG(R)File 474: New York Times Abs

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01164847 **NYT Sequence Number:** 050528820803

**(Atlantic Richfield's Arco Petroleum Products Co division president James S Morrison reports gasoline sales have increased 50% since company suspended credit card sales April 15. Claims elimination of credit card system reduced costs and enabled company to cut prices by 3 cents per gallon. Arco station photo (S).)**

New York Times , Col. 1 , Pg. 4 , Sec. 4

Tuesday August 3 1982

**Document Type:** Newspaper **Journal Code:** NYT **Language:** English **Record Type:** Abstract

**Special Features:** Photo

**Company Names:** ARCO PETROLEUM PRODUCTS CO; ATLANTIC RICHFIELD CO

**Descriptors:** PRICES; FINANCES; GARAGES AND SERVICE STATIONS; CONSUMER CREDIT; OIL (PETROLEUM) AND GASOLINE; RETAIL STORES AND TRADE; MARKETING AND MERCHANDISING; GASOLINE; CREDIT CARDS AND ACCOUNTS

**Personal Names:** MORRISON, JAMES S (ARCO EXEC)

20/5/6 (Item 6 from file: 474)

DIALOG(R)File 474: New York Times Abs

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00828306 **NYT Sequence Number:** 099084771214

**(Union Coll (NJ) sells gift certificates to cover tuition costs. Accepts credit cards for payment (S).)**

New York Times , Col. 4 , Pg. 29 , Sec. 2

Wednesday December 14 1977

**Document Type:** Newspaper **Journal Code:** NYT **Language:** English **Record Type:** Abstract

**Company Names:** UNION COLLEGE (CRANFORD, NJ)

**Descriptors:** CREDIT CARDS AND ACCOUNTS; GIFT CERTIFICATES; TUITION

20/5/7 (Item 7 from file: 474)

DIALOG(R)File 474: New York Times Abs

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00554208 NYT Sequence Number: 121238741222

(Article on gift certificates, a multimillion-dollar business and boon to last-minute Xmas holiday shoppers. Some retailers say sales of ctf are up 5-7% while others, including some 5th Av, NYC, stores say the opposite. Retailers agree heavy promotion is needed to sell ctf. Brandeis, Lincoln, Neb, dept store, says ctf sales are up 22% over last yr while Brooks Bros says sales are up 30%. Most ctf are redeemable in mdse only. When mdse selected is less than amt of ctf, retailers differ in their policies on handling the difference. Cattleman restaurant in NYC and McDonald's fast food chain refunds any difference. Gucci shop in NYC does not refund difference in cash. NYC jeweler Tiffany dropped gift ctf several yrs ago. Now offers 'Tiffany money' (coins selling for \$25 to \$100 each) instead of ctf. Several reasons advanced for lag in sales of ctf, such as belief that some shoppers believe they can buy a gift that is less costly than ctf they would have to buy to save face and trend to greater morality by corps which discourage outside gifts to their employes in wake of Watergate. Illus of gift ctf and 'Tiffany money'(L).)

New York Times , Col. 1 , Pg. 3 , Sec. 3

Sunday December 22 1974

**Document Type:** Newspaper **Journal Code:** NYT **Language:** English **Record Type:** Abstract

**Company Names:** BRANDEIS (LINCOLN, NEB, DEPARTMENT STORE); BROOKS BROTHERS; CATTLEMAN RESTAURANT (NYC); GUCCI SHOPS; MCDONALD S CORP; TIFFANY & CO

**Descriptors:** CREDIT CARDS AND ACCOUNTS; ETHICS AND MORALS; GIFT CERTIFICATES; HOLIDAY TRADE; RETAIL STORES AND TRADE; SALES (INDUSTRY-WIDE); WATERGATE AFFAIR

**Geographic Names:** NEW YORK CITY

20/5/8 (Item 1 from file: 475)

DIALOG(R)File 475: Wall Street Journal Abs

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07007271

**VERIFONE EXPECTED TO ANNOUNCE SYSTEM FOR PURCHASING GOODS ON THE INTERNET**

Wall Street Journal , Col. 1 , Pg. 8 , Sec. B

Monday September 11 1995

**Document Type:** Newspaper **Journal Code:** WSJ **Language:** English **Record Type:** Abstract

**Abstract:**

Verifone Inc, a credit card processor, will announce today its has developed a system for allowing consumers to purchase goods on the Internet; says it will provide retailers who wish to participate with complete ability to handle electronic cash, electronic checks and credit-card payments (M)

**Company Names:** VERIFONE INC

**Descriptors:** MARKETING AND MERCHANDISING; CREDIT CARDS AND ACCOUNTS; ELECTRONIC INFORMATION SYSTEMS; RETAIL STORES AND TRADE; INTERNET (COMPUTER NETWORK)

20/5/9 (Item 2 from file: 475)

DIALOG(R)File 475: Wall Street Journal Abs

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06785940

**AMERICAN EXPRESS EMBRACES CO-BRANDS**

Wall Street Journal , Col. 3 , Pg. 1 , Sec. B

Thursday February 17 1994

**Document Type:** Newspaper **Journal Code:** WSJ **Language:** English **Record Type:** Abstract

**Abstract:**

Credit Cards column reports American Express Co is preparing to combine its name with other corporate names to offer co-branded cards after years of avoiding this tactic used by competitors; chart (M)

**Special Features:** Chart

**Company Names:** AMERICAN EXPRESS CO

**Descriptors:** MARKETING AND MERCHANDISING; CREDIT CARDS AND ACCOUNTS

20/5/10 (Item 3 from file: 475)

DIALOG(R)File 475: Wall Street Journal Abs

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06785598

**ODDS AND ENDS**

Wall Street Journal , Col. 2 , Pg. 1 , Sec. B

Tuesday February 15 1994

**Document Type:** Newspaper **Journal Code:** WSJ **Language:** English **Record Type:** Abstract

**Abstract:**

Tracking Travel column notes American Express mails card members a two-page customer-satisfaction survey, and includes a dollar bill as an expression of gratitude (S)

**Company Names:** AMERICAN EXPRESS CO

**Descriptors:** PUBLIC OPINION; PHILANTHROPY; MARKETING AND MERCHANDISING; CREDIT CARDS AND ACCOUNTS

20/5/11 (Item 4 from file: 475)

DIALOG(R)File 475: Wall Street Journal Abs

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06761161

**SYSTEM PLANNED FOR SHOPPING ON THE INTERNET**

Wall Street Journal , Col. 6 , Pg. 1 , Sec. B

Tuesday September 13 1994

**Document Type:** Newspaper **Journal Code:** WSJ **Language:** English **Record Type:** Abstract

**Abstract:**

Enterprise column profiles a new company called CyberCash Inc, created by electronic payment industry executives, will allow on-line browsers of goods and services on Internet and other electronic information systems to pay for item either by credit card or through bank transfers over network (M)

**Company Names:** INTERNET; CYBERCASH INC

**Descriptors:** ELECTRONIC FUNDS TRANSFER SYSTEMS (EFTS); MARKETING AND MERCHANDISING; CREDIT CARDS AND ACCOUNTS; ELECTRONIC FUNDS TRANSFER SYSTEMS (EFTS); NEW MODELS, DESIGN AND PRODUCTS; COMPANY AND ORGANIZATION PROFILES

20/5/12 (Item 5 from file: 475)

DIALOG(R)File 475: Wall Street Journal Abs

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06022463

**CITICORP CREATES CONTROVERSY WITH PLAN TO SELL DATA ON CREDIT-CARD PURCHASES**

**MILLER, MICHAEL W**

Wall Street Journal , Col. 3 , Pg. 1 , Sec. B

Wednesday August 21 1991

**Document Type:** Newspaper **Journal Code:** WSJ **Language:** English **Record Type:** Abstract

**Abstract:**

Controversy is brewing over Citicorp plan to give marketers access to its files on 21 million credit-card customers; privacy advocates assail Citicorp plan (M)

**Company Names:** CITICORP

**Descriptors:** MARKETING AND MERCHANDISING; CREDIT CARDS AND ACCOUNTS; PRIVACY, RIGHT OF

**Personal Names:** MILLER, MICHAEL W

20/5/13 (Item 6 from file: 475)

DIALOG(R)File 475: Wall Street Journal Abs

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01169543 **NYT Sequence Number:** 00740582112

**(Several major gasoline marketers, including Shell, Mobil and Chevron, are scrambling to sign up customers of competitors that were abandoning credit cards. Observers, however, believe that so many companies are vying for cardholders that no single firm will be able to increase its market share significantly. Chart comparing oil company marketing policies (L).)**

SHAO, MARIA

Wall Street Journal , Col. 2 , Pg. 19

Friday November 12 1982

**Document Type:** Newspaper **Journal Code:** WSJ **Language:** English **Record Type:** Abstract

**Special Features:** Chart

**Company Names:** MOBIL CORP; SHELL OIL CO; CHEVRON USA INC

**Descriptors:** OIL (PETROLEUM) AND GASOLINE; GASOLINE; MARKETING AND MERCHANDISING; CREDIT CARDS AND ACCOUNTS

**Personal Names:** SHAO, MARIA

20/5/14 (Item 7 from file: 475)

DIALOG(R)File 475: Wall Street Journal Abs

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01165997 **NYT Sequence Number:** 003859820503

**(Profile of Gulf Oil Corp describes company's efforts to reverse sales decline of recent years through more innovative marketing. Notes Gulf is trying to improve brand loyalty by redesigning service stations, using computerized credit card system, establishing repair shops and further penetrating diesel (L).)**

LEVIN, DORON P

Wall Street Journal , Col. 3 , Pg. 33

Monday May 3 1982

**Document Type:** Newspaper **Journal Code:** WSJ **Language:** English **Record Type:** Abstract

**Company Names:** GULF OIL CORP

**Descriptors:** GARAGES AND SERVICE STATIONS; COMPANY AND ORGANIZATION PROFILES; CAPITAL INVESTMENT; MARKETING AND MERCHANDISING; CREDIT CARDS AND ACCOUNTS; DIESEL POWER; REPAIR SERVICES; DATA PROCESSING PROGRAMMING AND SYSTEMS; OIL (PETROLEUM) AND GASOLINE

**Personal Names:** LEVIN, DORON P

20/5/15 (Item 8 from file: 475)

DIALOG(R)File 475: Wall Street Journal Abs

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01151084 **NYT Sequence Number:** 001812810309

(MasterCard International plans to introduce 'affluent' credit card, similar to American Express Co's gold card, in third quarter. Will also join with European banking consortium in accepting each other's travelers checks, which MasterCard will begin marketing March 31. Action gives MasterCard foothold in Europe, without having to set up operations there. Major competitor American Express, however, does not seem overly concerned (S).)

LEGER, JOHN M

Wall Street Journal , Col. 3 , Pg. 28

Monday March 9 1981

**Document Type:** Newspaper **Journal Code:** WSJ **Language:** English **Record Type:** Abstract

**Company Names:** MASTERCARD (CREDIT CARD); AMERICAN EXPRESS CO

**Descriptors:** NEW MODELS, DESIGN AND PRODUCTS; BANKS AND BANKING; TRAVELERS CHECKS; MARKETING AND MERCHANDISING; CREDIT CARDS AND ACCOUNTS; JOINT VENTURES AND; INTERNATIONAL TRADE AND WORLD MARKET

**Personal Names:** LEGER, JOHN M

**Geographic Names:** EUROPE, WEST

20/5/16 (Item 1 from file: 583)

DIALOG(R)File 583: Gale Group Globalbase(TM)

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01454346

### **BRISTOL & WEST BS OFFERS FREE SNOOPY MONEYBOXES**

\UK - BRISTOL & WEST BS OFFERS FREE SNOOPY MONEYBOXES

Independent ( TI ) 21 November 1987 p25

Bristol & West Building Society is to give free Snoopy "Doghouse" moneyboxes to young savers opening a new "Snoopy" children's **savings account** with a Christmas **gift voucher**. The **vouchers** will be available throughout Bristol & West's branch network from 25/11/87. The account will pay interest of 5.25%.

**Product:** Building Societies (6120);

**Event:** PRODUCTS, PROCESSES & SERVICES (30);

**Country:** United Kingdom (4UK); OECD Europe (415); NATO Countries (420); South East Asia Treaty Organisation (913);

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Set	Items	Description
S1	1255807	(CREDIT()CARD? ? OR CREDITCARD? ? OR BANK OR CHECKING OR SAVING? ? OR FINANCIAL OR MONEY()MARKET OR DEPOSIT OR FUND? ?) (3W) (ACCOUNT? ? OR IDENTIFIER OR IDENTIFIERS OR NUMBER OR NUMBERS OR PASSWORD? ? OR SUFFIX OR CODE OR CODES OR ID OR IDS)
S2	21052	GIFTCARD OR GIFTCARDS OR E()CARD? ? OR ECARD? ? OR (PREPAID OR PRE()PAID OR PRE()DENOMINATED OR PREDENOMINATED OR GIFT OR MERCHANDI? OR STORED()VALUE OR REDEMPTION) (2W) (CARD OR CARDS OR CERTIFICATE OR CERTIFICATES OR CHECK? ? OR CHEQUE? ? OR VOUCHER? ? OR COUPON? ? OR CHIT OR CHITS)
S3	30036	ACCOUNT (1W) (IDENTIFIER OR IDENTIFIERS OR NUMBER OR NUMBERS OR PASSWORD? ? OR SUFFIX OR CODE OR CODES OR ID OR IDS)
S4	63077	(CARD OR CARDS OR CERTIFICATE OR CERTIFICATES OR CHECK? ? OR CHEQUE? ? OR VOUCHER? ? OR COUPON? ? OR CHIT OR CHITS) (1W) (IDENTIFIER OR IDENTIFIERS OR NUMBER OR NUMBERS OR PASSWORD? ? OR SUFFIX OR CODE OR CODES OR ID OR IDS)
S5	36	AU=(WALKER, J? OR WALKER J? OR WALKER (1N) (J OR JAY) OR TEDESCO, D? OR TEDESCO D? OR TEDESCO (1N) (D OR DANIEL) OR JORASCH, J? OR JORASCH J? OR JORASCH (1N) (J OR JAMES) OR LECH, R? OR LECH R? OR LECH (1N) (R OR ROBERT) OR JINDAL, S? OR JINDAL S? OR JINDAL (1N) (S OR SANJAY))
S6	1838	S1 (5N) S2
S7	6	S6 (S) S3
S8	0	S7 NOT PY>1996
S9	159	S6 NOT PY>1996
S10	16	S9 (S) (S3 OR S4)
S11	3454	S1 (10N) S2
S12	270	S11 NOT PY>1996
S13	128	S12 NOT (PREPAID OR PRE()PAID OR PRE()DENOMINATED OR PREDENOMINATED OR STORED()VALUE)
S14	113	S13 NOT (S7 OR S10)
S15	85	RD (unique items)
S16	4	S15 (S) (SECURE? ? OR ENCRYPT??? OR (NON OR "NOT") ()TAMPER? OR TAMPER() (PROOF OR RESISTAN??) OR CIPHER OR CYPHER OR LOCK??? OR RESTRICTED OR CONTROLLED OR PROTECT?? OR ENCOD??? OR ENC?PHER??? OR SECURITY OR ANTICOUNTERFEIT??? OR ANTITHEFT OR (ANTI OR PREVENT????) (2N) (COUNTERFEIT??? OR FORGING OR FORGERY OR FAKE OR FAKES OR BOGUS OR FALSIFICATION OR THEFT))
S17	270	S9 OR S12

S18 9 S17 (5N) (ATTACH??? OR CONNECT??? OR JOIN??? OR INTER() (CONNECT???)  
OR LINK???) OR BIND OR BINDS OR BINDING OR ASSOCIAT??? OR LINK??? OR TIED)

S19 5 RD (unique items)  
S20 36 S5 AND (S1 OR S2)  
S21 36 S5 AND S1  
S22 0 S21 AND S2  
S23 0 S5 AND S2

10/3,K/1 (Item 1 from file: 810)  
DIALOG(R)File 810:  
Business Wire  
(c) 1999 Business Wire . All rights reserved.

0375746  
BW267

**CALISTOGA GLIDERPORT :**  
**Glider rides: last-minute Christmas stocking stuffers**

December 18, 1993

**Byline:**

Lifestyle Editors/Feature and Travel Writers  
...for 20 minutes. Thirty-minute rides are \$110 for one and \$150  
for two. Just call daily, 9 - 5:30 PST, and give them a **credit  
card**  
**number.** They'll send a **gift certificate**  
to whomever you request.  
Call 707/942-5000. For a free color brochure write Calistoga  
Gliders, 1546 Lincoln Ave., Calistoga, CA 94515.

CONTACT: Calistoga Gliders...

10/3,K/2 (Item 1 from file: 813)  
DIALOG(R)File 813: PR  
Newswire  
(c) 1999 PR Newswire Association Inc. All rights  
reserved.

1028648  
NYM118  
**Domino's Pizza 'Dough' A Delicious Gift  
for the Holiday Season**

**Date:** December  
2, 1996 16:16 EST **Word**  
**Count:** 271

**Correction:**  
...place their orders with the necessary information and a customer

service representative will place a follow-up call to verify the order and take a **credit card number** over the phone. **Gift certificates** should arrive in the mail within a few days.

Domino's Pizza, Inc. was founded in 1960 by Tom Monaghan, and is recognized as the...

10/3,K/3 (Item 1 from file: 634)  
DIALOG(R)File 634: San  
Jose Mercury  
(c) 2009 San Jose Mercury News. All rights reserved.

03521461

**2 MORE HACKERS ACCUSED OF THEFTS  
SUNNYVALE TEENS FACING CHARGES**

SAN JOSE  
MERCURY NEWS ( SJ ) - Friday, March 14, 1986

**By:** TOM PHILP, Mercury News Staff Writer

**Edition:** Morning Final **Section:** Front  
**Page:** 1A  
**Word Count:** 1042

**Text:**

...personal computers to break into a nationwide credit reporting agency, bought thousands of dollars in computer equipment over a three-month period by charging the **merchandise to credit card numbers** stolen from their neighbors, Sunnyvale public safety officers charged Thursday.

The four teen-age hackers -- ages 14, 15, 16 and 18 -- were being held Thursday...

10/3,K/4 (Item 1 from file: 621)  
DIALOG(R)File 621: Gale  
Group New Prod.Annou.(R)  
(c) 2009 Gale/Cengage. All rights reserved.

01460233      **Supplier Number:**  
46942719    **(USE FORMAT 7 FOR FULLTEXT)**

**Domino's Pizza 'Dough' A Delicious Gift for the Holiday Season**

PR Newswire , p 1202NYM118

Dec 2 , 1996

**Language:**

English    **Record Type:** Fulltext

**Document Type:**

Newswire ; Trade

**Word Count:** 296

-  
...place their orders with the necessary information and a customer service representative will place a follow-up call to verify the order and take a **credit card number** over the phone. **Gift certificates** should arrive in the mail within a few days.

Domino's Pizza, Inc. was founded in 1960 by Tom Monaghan, and is recognized as the...

10/3,K/5 (Item 1 from file: 16)

DIALOG(R)File 16: Gale

Group PROMT(R)

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04715560

Supplier Number: 46942719 (USE  
FORMAT 7 FOR FULLTEXT)

**Domino's Pizza 'Dough' A**

**Delicious Gift for the Holiday Season**

PR Newswire

, p 1202NYM118

Dec 2 , 1996

**Language:**

English    **Record Type:** Fulltext

**Document Type:**

Newswire ; Trade

**Word Count:** 296

-  
...place their orders with the necessary information and a customer service representative will place a follow-up call to verify the order and take a **credit card number** over the phone. **Gift certificates** should arrive in the mail within a few days.

Domino's Pizza, Inc. was founded in 1960 by Tom Monaghan, and is recognized as the...

10/3,K/6 (Item 1 from file: 148)

DIALOG(R)File 148: Gale

Group Trade & Industry DB

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reserved.

08747519       **Supplier Number:**  
18192163 (USE FORMAT 7 OR 9 FOR FULL TEXT )

Four giants join in New York smart card test. (Chase Manhattan Corp., Citicorp, MasterCard International, Visa International)

Block, Valerie

American Banker , v161 , n69 , p1(2)

April 11 , 1996

ISSN: 0002-7561

**Language:**

English

**Record Type:** Fulltext; Abstract

**Word Count:**

659       **Line Count:** 00055

...s Upper West Side, and with 50,000 cardholders, it will be more modest than Visa's Olympics-related showcase in Atlanta this summer, where **prepaid bank cards** could **number** in the millions.

But the New York goal is to show that competing systems and brands can coexist - and ultimately to encourage many hesitant bankers...

10/3,K/7 (Item 2 from file: 148)

DIALOG(R)File 148: Gale

Group Trade & Industry DB

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07867312       **Supplier Number:**  
16886559 (USE FORMAT 7 OR 9 FOR FULL TEXT )

Security techniques ensure privacy. (data security in the information superhighway)

Ajluni, Cheryl

Electronic Design , v43 , n8 , p83(7)

April 17 , 1995

ISSN: 0013-4872

**Language:**

ENGLISH

**Record Type:** FULLTEXT; ABSTRACT

**Word Count:**

3725       **Line Count:** 00311

...transfer of private information. Many experts fear that the network is easy prey for new types of hacking, which could result in widespread theft of **merchandise**, **credit-card numbers**, and digital "cash," unless businesses take better security precautions.

Virtually everyone on the network is vulnerable. Already, concerns about security problems have begun to chill....

10/3,K/8 (Item 1 from file: 570)  
DIALOG(R)File 570: Gale  
Group MARS(R)  
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01058744  
**Supplier Number:** 40818274

**Other News: Sears Roebuck & Co**

Advertising Age , v 60 , n 25 ,  
p 8  
June 5 , 1989  
**ISSN:** 0001-8899

**Language:** English      **Record Type:** Abstract

**Document Type:** Magazine/Journal ; Trade

**Abstract:**

...campaign, via Ogilvy & Mather (Chicago), involves TV, radio, print ads, and point-of-purchase displays. The promotion features selected numbers that match up with consumer **credit card numbers**. Winners will receive Sears **gift certificates**.

10/3,K/9 (Item 1 from file: 492)  
DIALOG(R)File 492: Arizona  
Repub/Phoenix Gaz  
(c) 2002 Phoenix Newspapers. All rights reserved.

08077181

**4 HACKERS CHARGED IN CREDIT CARD THEFTS**

Phoenix Gazette ( PG ) -  
SATURDAY, March 18, 1995  
**By:** From  
GAZETTE news services.  
**Edition:** Final **Section:**  
**Front Page:** A4  
**Word Count:** 77

**Text:**

Four computer hackers were charged with buying more than \$100,000 worth of **merchandise** with **credit card numbers** they stole from the Internet, police said.

The four had the goods shipped to mail box stores, Nassau police on Long Island said. Police recovered...

10/3,K/10 (Item 1 from file: 494)  
DIALOG(R)File 494: St  
LouisPost-Dispatch  
(c) 2009 St Louis Post-Dispatch. All rights reserved.

08721249

**2 MEN CHARGED IN DARING THEFTS  
FROM DOWNTOWN OFFICE BUILDING**

St. Louis Post  
Dispatch ( SL ) - Thursday, August 8, 1996

**By:** Bill Bryan And Tim Bryant  
Of

The Post-Dispatch Staff

**Edition:** FIVE STAR LIFT

**Section:** NEWS **Page:** 04A

**Word Count:**

618

-

...ve got nearly a dozen incidents we're looking at," he said. The FBI and Secret Service have joined in the investigation.

"We know that **credit card numbers** were used to purchase **gift certificates**, clothing, anything of value," Messmer said. "Some items were returned for cash; others were sold on the street."

Authorities have executed several search warrants recently...

10/3,K/11 (Item 1 from file: 702)  
DIALOG(R)File 702: Miami  
Herald  
(c) 2009 The Miami Herald Publishing Co. All rights reserved.

08006805

**INTERNET ISN'T TOTALLY SAFE, BUT  
RISK IS WORTH IT**

Miami Herald ( MH ) - MON January 30, 1995

**By:**

ROSALIND RESNICK Herald Columnist

**Edition:**

FINAL **Section:** BUSINESS **Page:** 38BM

**Word**

**Count:** 923

-

...hours and stole a large number of security programs.

Many security experts now fear that similar techniques could be employed by Internet vandals to steal **merchandise, credit card numbers** and digital cash, "virtual" financial instruments that Internet users can swap for real goods and services.

So does this new threat mean that your business...

10/3,K/12 (Item 2 from file: 702)

DIALOG(R)File 702: Miami

Herald

(c) 2009 The Miami Herald Publishing Co. All rights reserved.

03540701

**TRANSVESTITE ASKS JAIL FOR  
HORMONE**

Miami Herald ( MH ) -  
WED JUN 04 1986

**By:** FRANK CERABINO

Herald Staff Writer

**Edition:** PLM BCH **Section:**

PLM BCH **Page:** 2PB

**Word Count:** 296

-

...problem," Assistant U.S. Attorney David Acton said.

Pennington is alleged to be one of the organizers of a ring that used other people's **credit card numbers** to get **gift certificates** for clothing at local stores.

Pennington befriended Helen Davis, a 76-year-old Century Village woman in West Palm Beach, and accompanied Davis to the...

10/3,K/13 (Item 3 from file: 702)  
DIALOG(R)File 702: Miami  
Herald  
(c) 2009 The Miami Herald Publishing Co. All rights reserved.

03537616

**CENTURY VILLAGE WOMAN TAKES NO CREDIT FOR SCAM**

Miami Herald ( MH ) - FRI MAY 23 1986  
**By:** FRANK  
CERABINO Herald Staff Writer  
**Edition:** PLM BCH  
**Section:** PLM BCH **Page:** 1PB  
**Word Count:**  
499  
-  
...Magistrate Ann Vitunac.

Vitunac explained to the woman that she and three other people are charged in a conspiracy that involved using other people's **credit card numbers** to get **gift certificates** for clothing at local stores.

The ringleaders of the alleged scheme, Louis Pennington, 29, and Gerald DeLuca, 33 -- who is known as "Kojak" -- were arrested...

10/3,K/14 (Item 1 from file: 713)  
DIALOG(R)File 713:  
Atlanta J/Const.  
(c) 2009 Atlanta Newspapers. All rights reserved.

08840247

**POLICE ROUNDUP REPORTS FROM DEKALB'S FOUR PRECINCTS POLICE FIND ROBBERY SUSPECT AMID MONEY IN TRUNK OF CAR**

Atlanta Journal-CONSTITUTION ( AJ-CONSTITUTION ) - Thursday, December 5, 1996  
**By:**  
R. Robin McDonald STAFF WRITER  
**Section:**  
EXTRA **Page:** A/(CONSTITUTION): 02  
**Word Count:**  
1,336  
-  
...a parked truck on Nov. 21.

4000 block of Ashford Dunwoody Road. A woman was arrested for financial-transaction-card fraud after purchasing a \$200 **gift certificate** with a stolen **credit card number** at Macy's, then attempting to use the gift certificate at a different location.

4100 block of Buford Highway. A man was arrested for shoplifting...

10/3,K/15 (Item 2 from file: 713)  
DIALOG(R)File 713:  
Atlanta J/Const.  
(c) 2009 Atlanta Newspapers. All rights reserved.

08338137

**PERSONAL BUSINESS GIFTS FOR  
INVESTORS Wrap up shopping with a high-tech purchase**

Atlanta Constitution ( AC ) -  
Monday, December 4, 1995  
**By:** Bill  
Husted STAFF WRITER  
**Section:** BUSINESS  
**Page:** E/10  
**Word Count:** 471

-  
...both stock quotes and business news.

A subscription to any of those services would make a fine holiday gift. But since these services require a **credit card number** to sign up, a **gift certificate** is the best way to go. Only CompuServe and America Online offer gift certificates. You can purchase a certificate that can be credited toward online...

10/3,K/16 (Item 1 from file: 735)  
DIALOG(R)File 735: St.  
Petersburg Times  
(c) 2009 St. Petersburg Times. All rights reserved.

06600073

**MAKE SURE PARKING CONES ARE  
SPACED RIGHT FOR DRIVING TEST**

St. Petersburg  
Times ( PE ) - THURSDAY April 9, 1992  
**By:**

JUDY GARNATZ  
**Edition:** CITY  
**Section:** NORTH PINELLAS TIMES **Page:** 12  
**Word**  
**Count:** 826

-  
...to Bankcard Holders of America Consumer Action Agency because they will explain the law to you.

While it is illegal to write down someone's **credit card number** when they pay for **merchandise** with a **check**, it is NOT illegal to write down credit **card numbers** to cover video rentals. In that case it is considered a form of deposit against loss or damage.

Florida Statute 832.075 goes on to...

16/3,K/1 (Item 1 from file: 15)  
DIALOG(R)File 15: ABI/Inform(R)  
(c) 2009 ProQuest Info&Learning. All rights reserved.

00982546 96-31939  
**Successful marketing on the Internet: A user's guide**

Fried-Cassorla, Albert  
Direct Marketing v57n10 pp: 23-26  
Feb 1995  
**ISSN:** 0012-3188 **Journal Code:** DIM  
**Word Count:** 2649

**Text:**  
...six months or a year from now. By that time, your competitors may be well entrenched.

The Advent of E-Cash

Businesses are now developing **encrypted** methods of charging for **merchandise** through credit **cards**. More development is in the works to safeguard **credit card numbers**. Very sophisticated electronic cash flow is known as E-Cash. The concept of E-money is old; only some wrinkles are new.

The electronic funds...

16/3,K/2 (Item 1 from file: 148)  
DIALOG(R)File 148: Gale Group Trade & Industry DB  
(c) 2009 Gale/Cengage. All rights reserved.

07717154 **Supplier Number:** 16673330 (USE FORMAT 7 OR 9 FOR FULL TEXT )  
**Successful marketing on the Internet: a user's guide. (part 1)**

Fried-Cassorla, Albert  
Direct Marketing , v57 , n10 , p23(4)

Feb , 1995

ISSN: 0012-3188

**Language:** ENGLISH

**Record Type:** FULLTEXT; ABSTRACT

**Word Count:** 2901 **Line Count:** 00217

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The Advent of E-Cash

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The electronic funds...

16/3,K/3 (Item 1 from file: 494)

DIALOG(R)File 494: St LouisPost-Dispatch

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08655067

## NOW GO ON-LINE AT SCHNUCKS' NEW WEB PAGE

St. Louis Post Dispatch ( SL ) - Monday, June 3, 1996

**By:** Jerri Stroud

Of The Post-Dispatch Staff

**Edition:** FIVE STAR LIFT **Section:** BUSINESS PLUS **Page:** 16

**Word Count:** 323

The "About Schnucks" page includes an audio greeting from Scott Schnuck, president and chief operating officer of St. Louis' largest supermarket chain.

A **security** icon lets customers order flowers or **gift certificates** by **credit card** without the **number** being intercepted by a third party.

Schnuck said the new home page is "just the start of our efforts on the Internet to make shopping..."

16/3,K/4 (Item 2 from file: 494)

DIALOG(R)File 494: St LouisPost-Dispatch

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05560768

## INVESTIGATE THE UNCLAIMED FUNDS

ST. LOUIS POST DISPATCH ( SL ) - TUESDAY September 18, 1990

**By:** Andrew Leckey

**Edition:** 3S **Section:** BUSINESS **Page:** 9C

**Word Count:** 657

- This hidden bounty takes many forms. There are old **bank accounts**, uncashed checks, **security** deposits, lost dividends and interest payments, unredeemed **gift certificates** from stores, insurance policy proceeds, unused airline tickets and estates of the deceased.

"Americans move a lot and don't give the necessary forwarding, or...

19/3,K/3 (Item 2 from file: 9)  
DIALOG(R)File 9: Business  
& Industry(R)  
(c) 2009 Gale/Cengage. All rights reserved.

00672796  
Supplier Number: 23189101 (**USE FORMAT 7 OR 9 FOR FULLTEXT**)  
**Visa's New Bosses Touch off a Boom**  
( Visa  
**International's worldwide charge volume rose to \$476 bil in 1994, up 22.7% from 1993 and US volume rose 26.3% to \$270.9 bil** )

Credit Card Management , v 8 , n  
2 , p 62+  
May 1995  
**Document Type:** Journal  
**ISSN:** 0896-9329 ( United States )  
**Language:**  
English **Record Type:** Fulltext  
**Word Count:**  
842 (**USE FORMAT 7 OR 9 FOR FULLTEXT**)

**TEXT:**

...billions)  
1990 90.7  
1991 99.8  
1992 105.7  
1993 121.1  
1994 153.3

Source: Company Reports

Meanwhile, Visa is pushing ahead with **prepaid smart cards tied** to cardholders' **bank accounts**. It announced in March a pilot with First Union Corp., NationsBank, and Wachovia Corp. to issue smart cards for the 1996 Atlanta Summer Olympics, where...

19/3,K/4 (Item 1 from file: 636)  
DIALOG(R)File 636: Gale

Group Newsletter DB(TM)  
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02471290      **Supplier Number:**  
44952345    **(USE FORMAT 7 FOR FULLTEXT)**

**CHILE**

LDC Debt Report  
, v 7 , n 32 , p N/A  
August 29 ,  
1994

**Language:** English      **Record**

**Type:** Fulltext

**Document Type:** Newsletter ; Trade

**Word**

**Count:** 354

-  
...940721 of the Central Bank makes some technical changes to the rules on credit cards and adds a new section dealing with debit cards i.e. **cards** which are electronically **linked** to the cardholders **bank account** and upon use immediately debit the account to the extent of funds available.

Only financial institutions authorized to do business in Chile can issue debit...

## **V. Additional Resources Searched**

LexisNexis:

Strategy

July 10, 1995

### **Speaking Directly: Will that be cash or Waldenbooks Visa?**

**BYLINE:** David Foley

**SECTION:** Pg.14

**LENGTH:** 781 words

There are many credit cards linked to airline frequent flyer programs, a few (including the most successful credit card launch, The GM Card) linked to automobile purchases, and, now, u.s. book retailer Waldenbooks is promoting a Visa card bearing its name that gives its preferred readers gift certificates towards their book purchases.

The Preferred Reader program is Waldenbooks' highly successful discount and points scheme and its launch of an affinity card simply follows the direction that airline frequent flyer programs have taken of late.

The affinity card extends the program name right into the customer's wallet and provides a method to accelerate the pace at which reward points are accumulated and used.

As with the plethora of incentive programs offered by credit cards today, the Waldenbooks Visa is a good deal if cardholders pay off the balance in full each month, less so if not.

A Waldenbooks Visa cardholder gets one point for each dollar spent in the store and one point for each \$5 spent elsewhere, or for amounts transferred to the account from other credit cards.

Each 100 points earned gets the cardholder a \$5 gift certificate.

In-store promotional material for the credit card scream the triple benefits of becoming a cardholder: "Earn \$5 Certificates Faster; Low 6.9%\* Interest Rate; No Annual Fee."

But, the asterisk that is appended to the 6.9% points to the small print, which notes that, after six months, the interest rate becomes "a variable rate, which will be adjusted monthly to an amount equal to the sum of (i) the highest prime rate as published in The Wall Street Journal on the third Tuesday of the preceding month plus (ii) 7.9%."

(As of May 1, 1995, this rate was 16.9%).

If interest rates remain stable, the effective annual rate of interest for the Waldenbooks Visa card in the first year is 11.9%, which means that a perpetual balance of \$500 - for which one would get a \$5 gift certificate - would cost \$59.50 in interest.

Even if all of the \$500 was spent in a Waldenbooks store, the year-one interest cost would still be more than twice the value of gift certificates received.

Yet, the appeal of reward points is undeniable.

The success of the Air Miles program, the growing number of affinity partners in the various airline programs, Club Z, and others, all attest to this.

People do change their behavior to get the reward points, and some become quite intense about it.

Take, for instance, the business traveller who flew from point "A" to point "B," and then immediately back to point "A" to ensure his status as a Gold Member in the particular airline's frequent flyer program.

Or, what of those who choose almost everything they buy based on their ability to acquire additional airline mileage points?

Perhaps, rather than eyeing these rewards as a possible taxable benefit, governments should be offering them - "1,000 FREE Aeroplan points when you buy \$10,000 in Canada Savings Bonds" - as an incentive for certain desired action.

But, will the success of reward programs kill them? Probably not, but the question needs to be asked, especially by the airline companies.

Obsessed collectors excepted, what is the real value of more airline points to those people who have more points than they can possibly use?

The sophisticated databases that the airlines use to manage their frequent flyer programs should be able to easily identify such customers, label them as "vulnerable" and help the airline embark on loyalty retention programs above and beyond the points scheme.

(According to Inside Flyer magazine, there were 1.3 trillion unredeemed miles at the end of 1994.)

As an example, consider the case of a business person with more than 100,000 Aeroplan points who flies regularly between Montreal and Toronto.

Each \$398 return trip ticket produces 1,000 miles on the traveler's Aeroplan account, which may or may not be significant (considering the number of points currently held by the traveler.)

Now, fledgling Astoria Airlines comes along with a \$298 ticket and the promise of more room, fewer seats and better service, all benefits that any frequent traveler would appreciate.

(At this fare, the ticket must be bought and paid for 48 hours in advance; otherwise there are no restrictions.)

To some travellers, the points may be worth the additional \$100; to others, not.

When it comes to customer retention, "points" programs aren't the end, they are just the beginning.

David Foley is a marketing consultant and an instructor in database marketing at York University in Toronto. He may be reached at (905) 940-8784; fax (905) 940-4785.

**LOAD-DATE:** April 21, 1999

**LANGUAGE:** ENGLISH

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Financial Times FullText (via ProQuest): No relevant results.

Internet & Personal Computing Abstracts (via EBSCOhost): No relevant results.